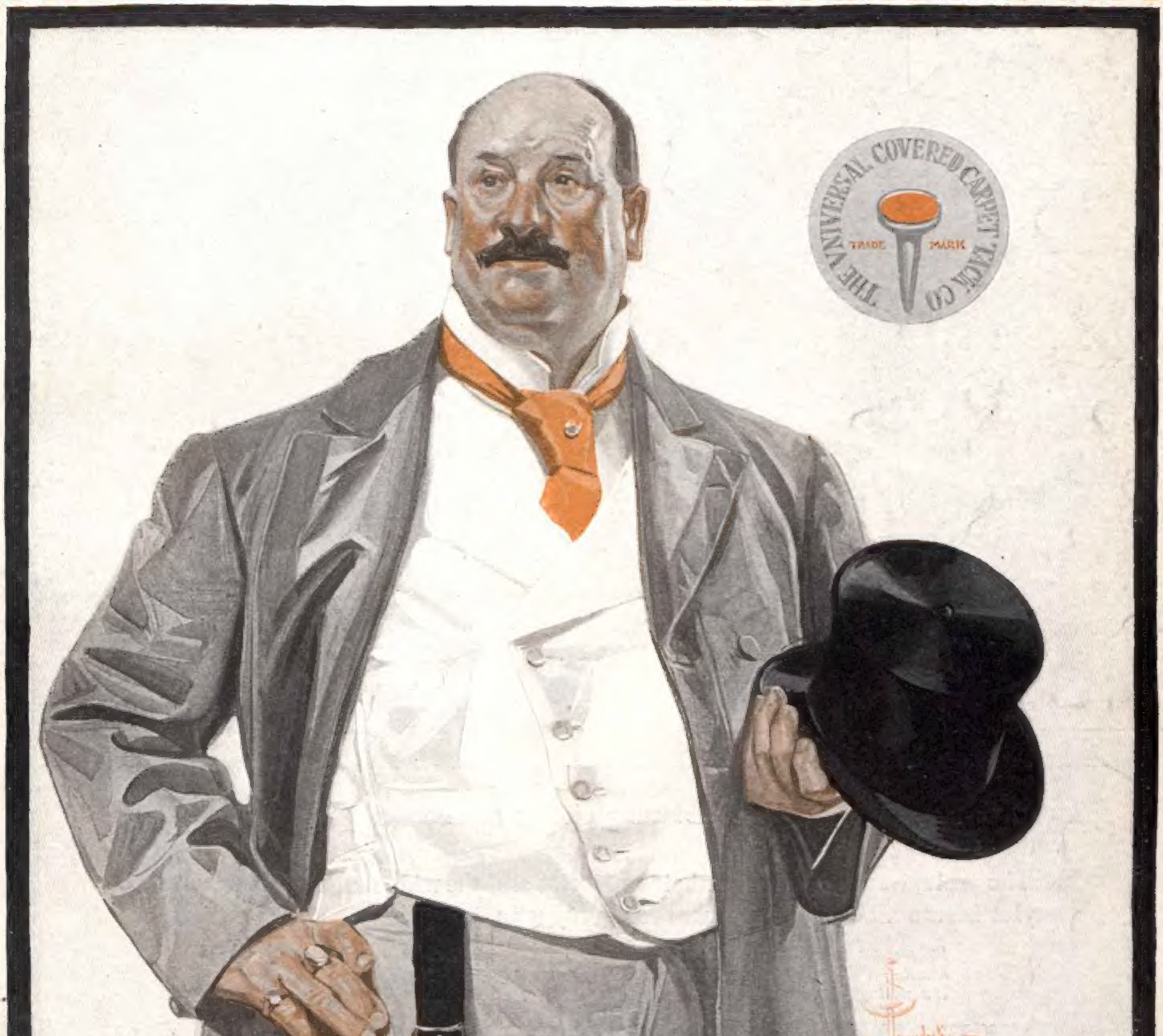
THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A^o D^i 1728 *by* Benj. Franklin

OCTOBER 5, 1907 FIVE CENTS THE COPY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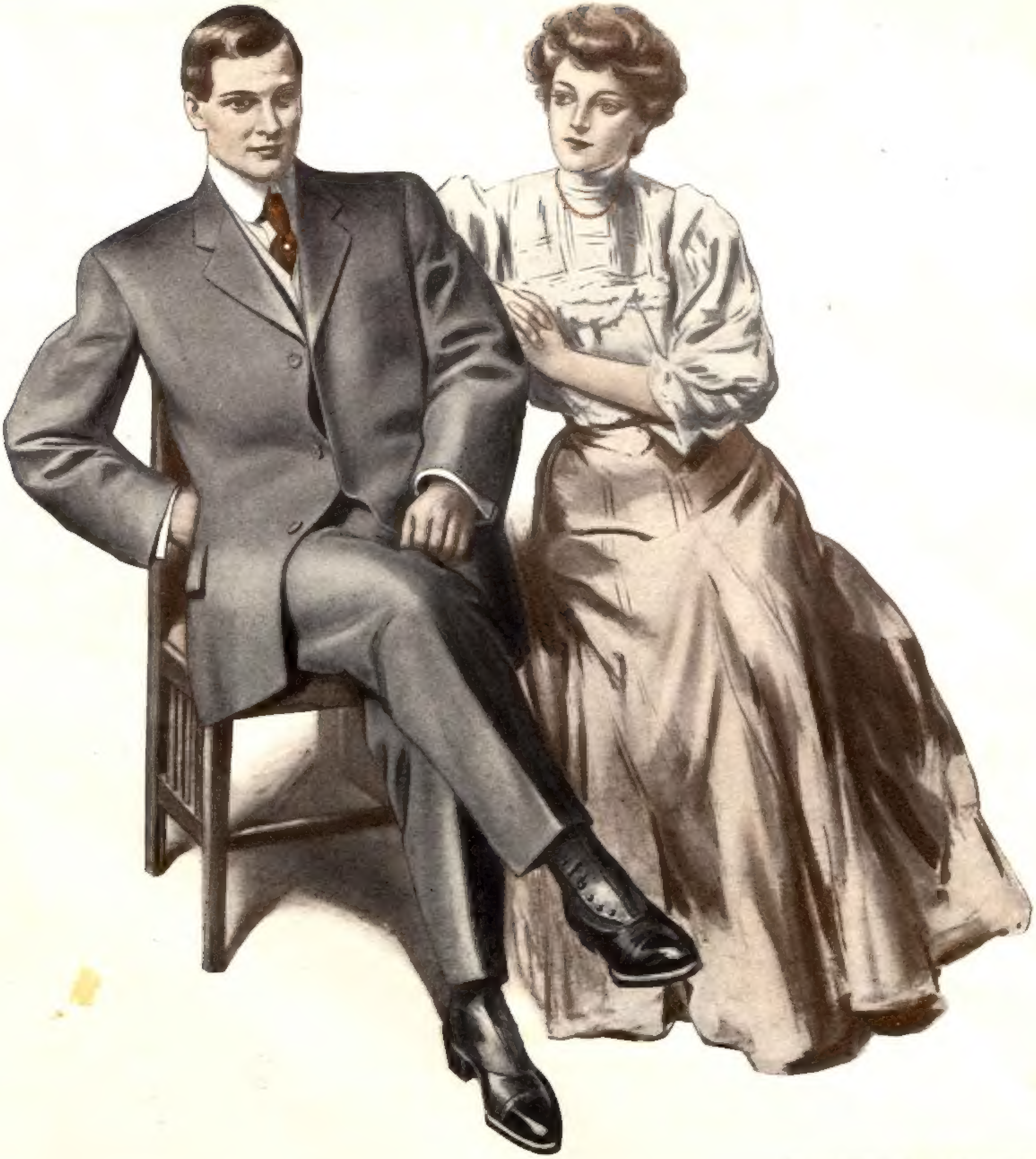

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

Comfort for Congressmen

That members of the House and Senate may enjoy all the comforts they don't have at home, the sum of two and a half millions of dollars is being expended. The result of this expenditure means that a Congressman can sit in his room in a white-marble palace, some two hundred yards from the Capitol, and see and hear what is going on on the floor of the House. He can also dictate a letter to his clerk in the Committee Room—two hundred yards away—without taking the trouble to hold a telephone to his lips.

He can—but if you will read in next week's issue an article entitled Comfort for Congressmen you will see for yourself what pains Uncle Samuel is taking to keep his hired men contented.

In the Woods

Before the English vocabulary was enriched by the term "Nature-Faker" we were publishing Charles G. D. Roberts' stories of the woods, and as we have received no protest from any of the three-quarters of a million people who part with the coin of the realm for the privilege of reading THE SATURDAY EVENING POST we are likely to continue to offer Mr. Roberts the largest weekly audience he can attain. Especially if Mr. Roberts continues to write stories like The White Slashed Bull, which fills two pages of our next number. It is the story of a great bull moose and a disappointed hunter. It takes you out of doors and fills your lungs with the odors of the woods; it quickens your pulse with the excitement of the chase.

Sir Gilbert Parker

Sir Gilbert Parker has written for us a series of stories, two of which are in the hands of illustrators. A more extended announcement of them will be made in a later issue.

Getting Rich Quick is concluded in the next issue. It is fiction, reared on a substructure of lamentable fact.

It will be followed by a two-part story by Lloyd Osbourne, telling the amazing story of a man murdered by an editor, a publisher, a novelist and a military officer.

HOW ROOD OF ME
YOU BOUT SCAIRES ME TO DETH

"May 6. I dident want to get up today and go to Sundy skool becaus i was so tired from leading the blind piano tuner around but pa rowsted me out and maid me wash my neck and ers and start for Sundy skool, when Ticky Williams past the lesson papers he shut his eyes and walked like A. Clark Harris. The fellers all lafled like loonies at me. never mind Ticky Williams will want to shute my air rifle sum of these fine days."

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Chas. K. Sharood

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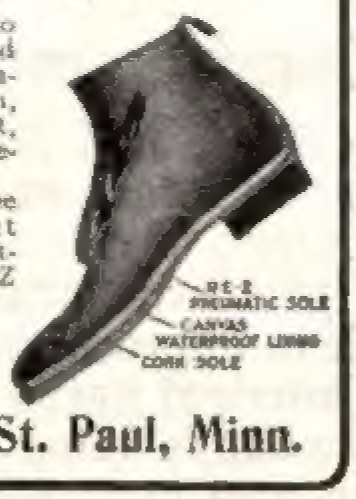

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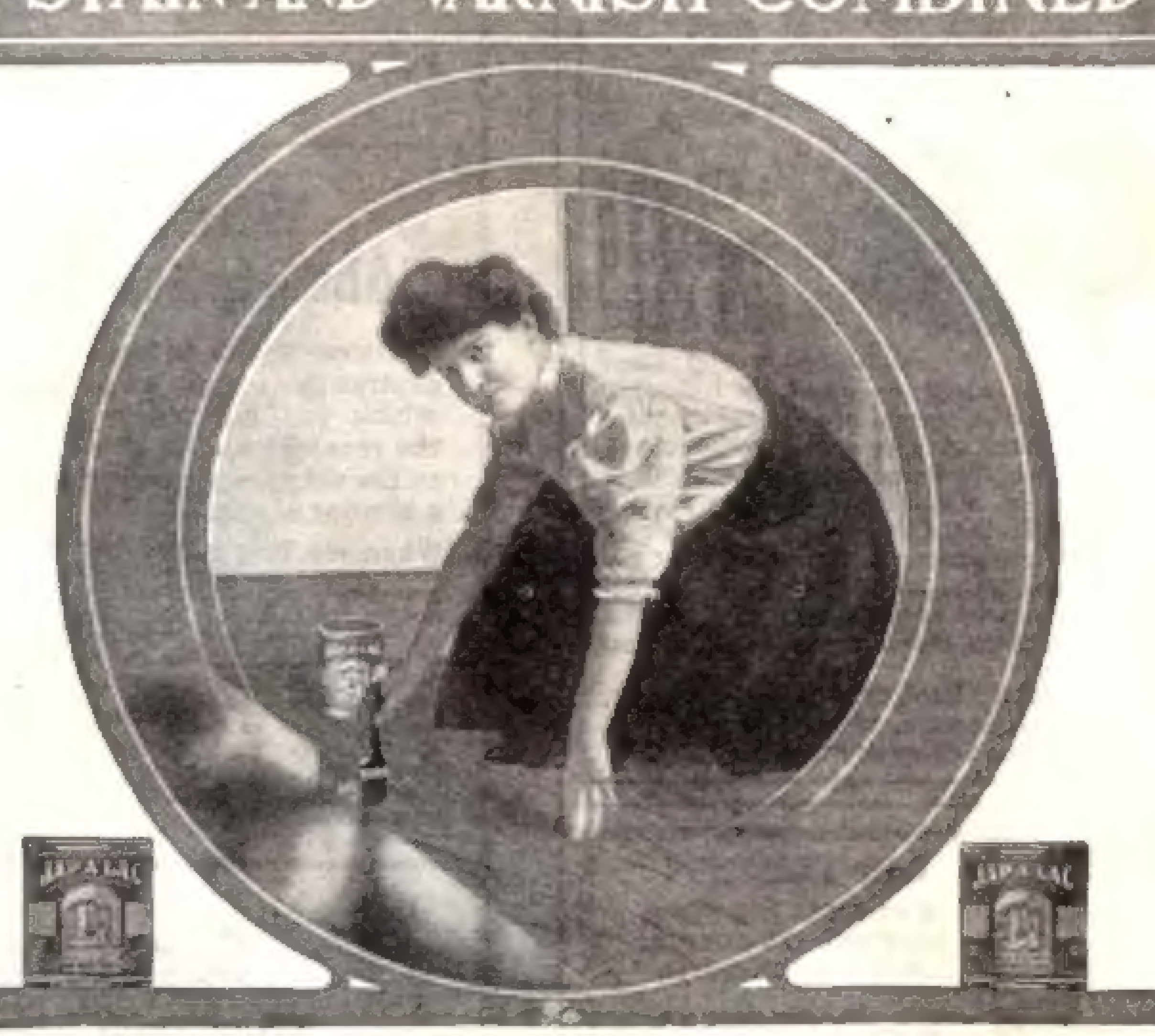

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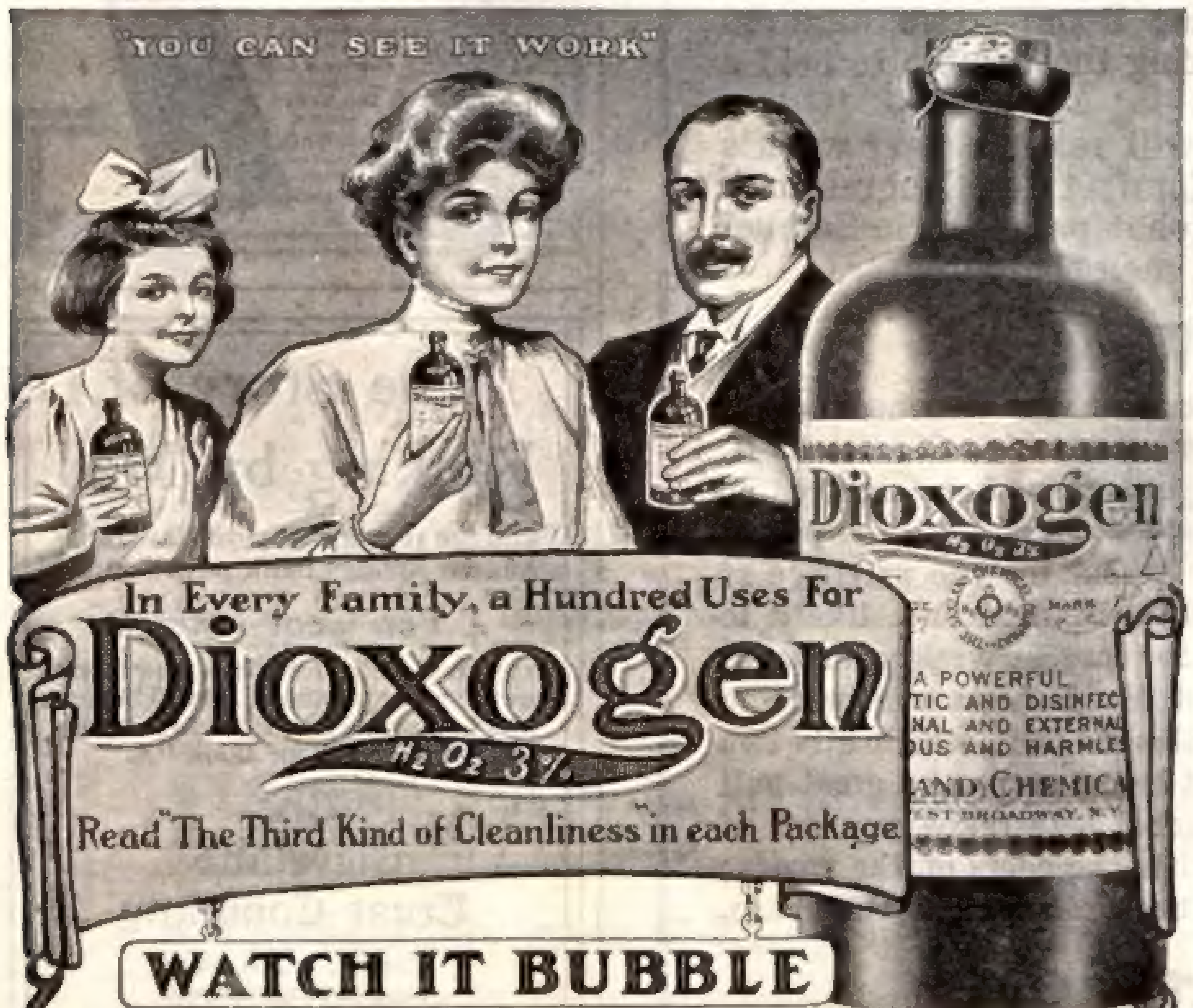

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Founded A°D! 1728 *by* Benj. Franklin
Entered at the Philadelphia Post-Office as Second-Class Matter.
Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY
London: Hastings House, 10, Norfolk Street, Strand, W.C.
Volume 180 PHILADELPHIA, OCTOBER 5, 1907 Number 14

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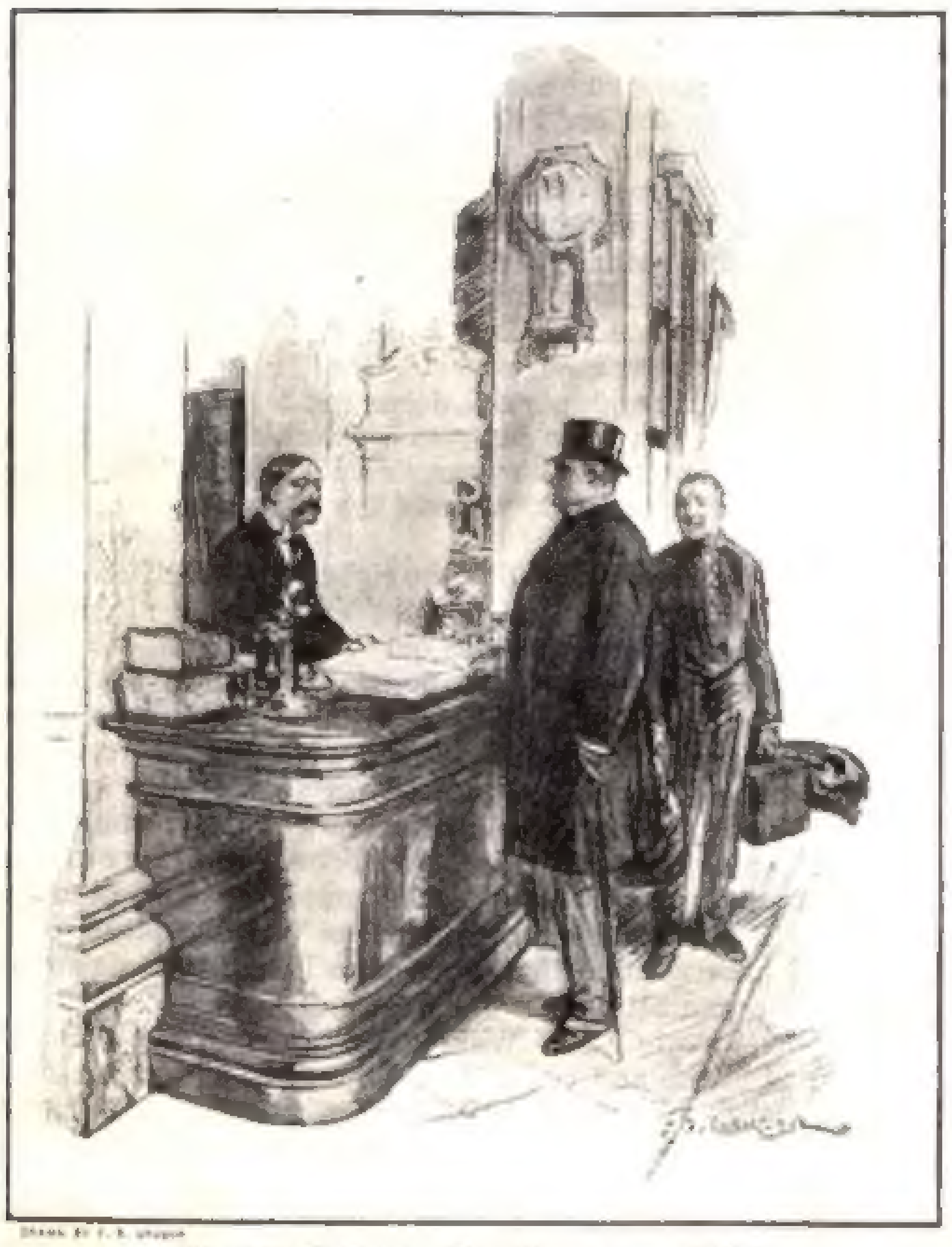
GETTING RICH QUICK

The Unvarnished Story of Just How it Was Done

BY GEORGE RANDOLPH CHESTER



Drawn by F. R. Gruger

"And the Bathroom Must Have a Large Tub"

I

THE mud was black and oily where it spread thinly at the edges of the asphalt, and wherever it touched it left a stain; it was upon the leather of every pedestrian, even the most fastidious, and it edged with almost laughable conspicuousness the higher marking of yellow clay upon the heavy shoes of David Jasper, where he stood at the edge of the curb in front of the big hotel with his young friend, Lamb. Absorbed in "lodge" talk, neither one of the oddly-assorted cronies cared much for drizzle overhead or mire underfoot, but a splash of black mud in the face must necessarily command some attention. This surprise came suddenly to them both from the circumstance of a cab having dashed up to the curb just beside them. Their resentment, bubbling hot for a moment, was quickly chilled, however, as the cab door opened and out of it stepped one of those impressive beings for whom the best things of this world have been especially made and provided. He was a large gentleman, a suave gentleman, a gentleman whose clothes not merely fit him but distinguished him, a gentleman of rare good living, even though one of the sort whose faces turn red when they eat, and the dignity of his worldly prosperousness surrounded him like a blessed aura. Without a glance at the two plain citizens who stood mopping the mud from their faces, he strode majestically into the hotel, leaving Mr. David Jasper and Mr. Edward Lamb out in the rain.

The clerk kotowed to the signature, though he had never seen nor heard of it before—"J. Rufus Wallingford, Boston." His eyes, however, had noted a few things: traveling suit, scarf-pin, watch-guard, ring, hat-box, suit-cases, all expensive and of the finest grade.

"Sitting-room and bedroom; outside!" directed Mr. Wallingford. "And the bathroom must have a large tub."

The clerk ventured a comprehensive smile as he noted the bulk before him.

"Certainly, Mr. Wallingford. Boy, key for 44-A. Anything else, Mr. Wallingford?"

"Send up a waiter and a valet."

Once more the clerk permitted himself a slight smile, but this time it was as his large guest turned away. He had not the slightest doubt that Mr. Wallingford's bill would be princely, he was positive that it would be paid; but a vague wonder had crossed his mind as to who would have to pay it. His penetration was excellent, for at this very moment the new arrival's entire capitalized worth was represented by the less than one hundred dollars he carried in his pocket, nor had Mr. Wallingford the slightest idea of where he was to get more. This latter circumstance did not distress him, however; he knew that there was still plenty of money in the world and that none of it was soldered on, and a reflection of this comfortable philosophy was in his whole bearing. As he strode in pomp across the lobby a score of bell-boys, with a carefully-trained scent for tips, envied the cheerfully grinning servitor who followed him to the elevator with his luggage.

Just as the bell-boy was inserting the key in the lock of 44-A, a tall, slightly-built man in a glove-fitting black frock suit, a quite ministerial-looking, man indeed, had it not been for the startling effect of his extravagantly curled black mustache and his piercing black eyes, came down the hallway, so abstracted that he had almost passed Mr. Wallingford. The latter, however, had eyes for everything.

"What's the hurry, Blackie?" he inquired affably.

The other wheeled instantly, with the snappy alertness of a man who has grown of habit to hold himself in readiness against sudden surprises from any quarter.

"Hello, J. Rufus!" he exclaimed and shook hands. "Boston squeezed dry?"

Mr. Wallingford chuckled with a cumbrous heaving of his shoulders.

"Just threw the rind away," he confessed. "Come in."

Mr. Daw, known as "Blackie" to a small but select circle of gentlemen who make it their business to rescue and put carefully hoarded money back into rapid circulation, dropped moodily into a chair and sat considering his well-manicured finger-nails in glum silence while his masterful host disposed of the bell-boy and the valet.

"Had your dinner yet, Blackie?" inquired Mr. Wallingford, as he donned the last few garments of a fresh suit.

"Not yet," growled the other. "I've got such a grouch against myself I won't even feed right, for fear I'd enjoy it. On the cheaps for the last day, too."

Mr. Wallingford laughed and shook his head.

"I'm clean myself," he hastened to inform his friend. "If I've got a hundred I'm a millionaire, but I'm coming and you're going, and we don't look at that settle-up ceremony the same way. What's the matter?"

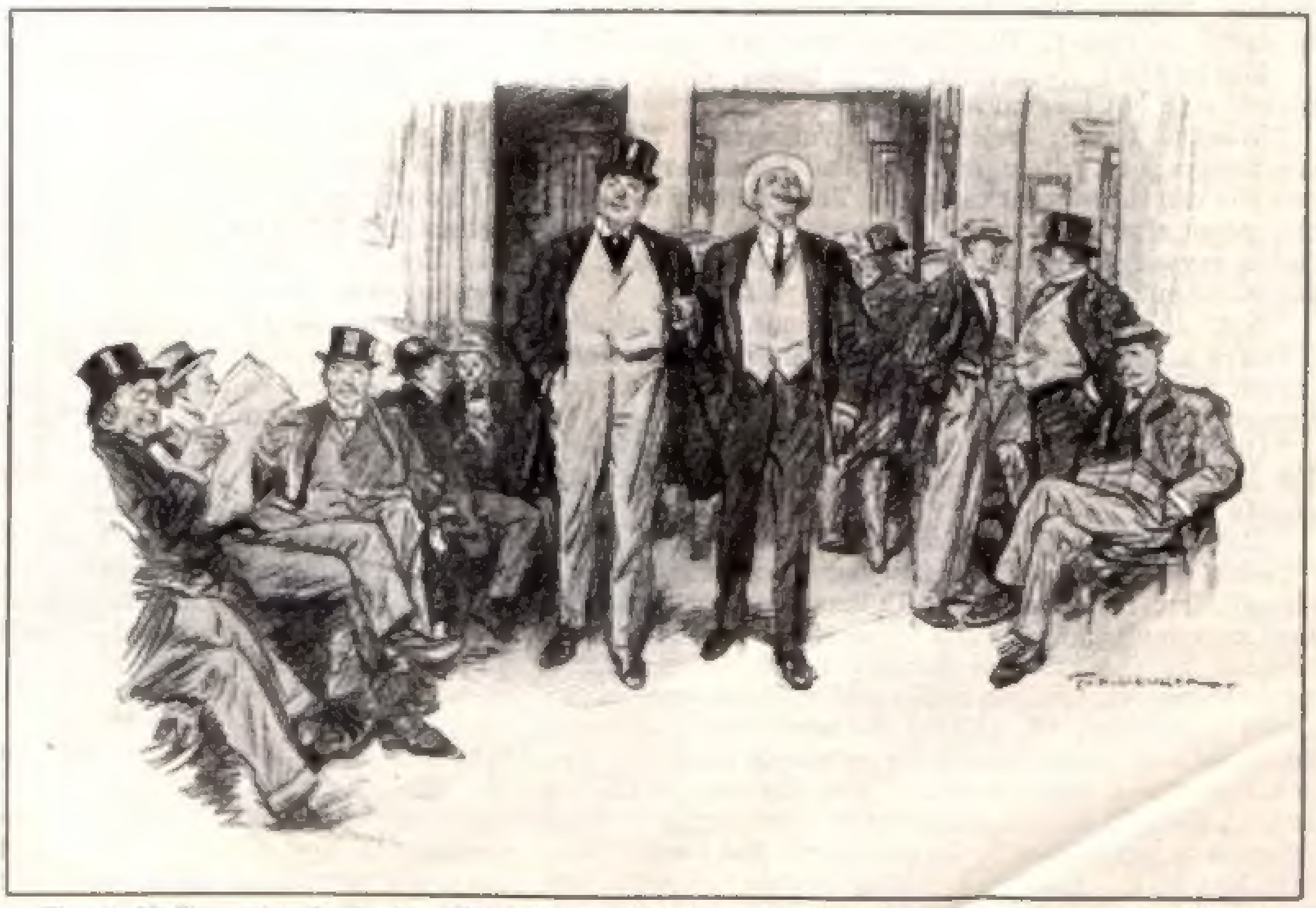
"I'm the goat!" responded Blackie moodily. "The original goat! Came clear out here to trim a sucker that looked good by mail and have swallowed so much of that citric fruit that if I scrape myself my skin spurts lemon-juice. Say, do I look like a come-on?"

"If you only had the shaving-brush goatee, Blackie, I'd try to make you bet on the location of the little pea," gravely responded his friend.

"That's right; rub it in!" exclaimed the disgruntled one. "Massage me with it! Jimmy, if I could take off my legs, I'd kick myself with them from here to Boston and never lose a stroke. And me wise!"

"But where's the fire?" asked J. Rufus, bringing the end of his collar to place with a dexterous jerk.

"This lamb I came out to shear—rot him and burn him and scatter his ashes! Before I went crazy over two letterheads and a nice round signature, I ordered an extra safety-deposit vault back home and came on to take his bank roll and house and lot, and make him a present of his clothes if he behaved. But not so! *Not*—so! Jimmy, this whole town blew right over from out of the middle of Missouri in the last cyclone. You've got to show everybody, and then turn it over and let 'em see the other side,



There is No Expressing the Angle at Which Mr. Lamb Held His Head as He Passed Out Through the Lobby of the Best Hotel in His City and I haven't met the man yet that you could separate from a dollar without chloroform and an axe. Let me tell you what to do with that hundred, J. Rufe. Just get on the train and give it to the conductor and tell him to take you as far ay-way from here as the money will reach!"

Mr. Wallingford settled his cravat tastefully and smiled at himself in the glass.

"I like the town," he observed. "They have tall buildings here, and I smell soft money. This town will listen to a legitimate business proposition. What?"

"Like the milk-stopper industry?" inquired Mr. Daw, grinning appreciatively. "How is your Boston corporation coming on, anyhow?"

"It has even quit holding the bag," responded the other, "because there isn't anything left of the bag. The last I saw of them the stockholders were chasing themselves around in circles, so I faded away."

"You're a wonder," complimented the black-haired man with a real note of admiration in his voice. "You never take a chance, you get away with everything in sight, and you never leave 'em an opening to put the funny clothes on you."

"I deal in nothing but straight commercial propositions that are strictly within the pale of the law," said J. Rufus without a wink, "and even at that they can't say I took anything away from Boston."

"Don't blame Boston. You never cleaned up a cent less than five thousand a month while you were there, and, if you spent it, that was your lookout."

"I had to live."

"So do the suckers," sagely observed Mr. Daw, "but they manage it on four cents' worth of prunes a day, and save up their money for good people. How is Mrs. Wallingford?"

"All others are base imitations," boasted the large man, gulping down his champagne critically. "Just now, Fanny's in New York, eating up her diamonds. She was swallowing the last of the brooch when I left her, and this morning she was to begin on the necklace. That ought to last her quite some days, and by that time J. Rufus expects to be on earth again."

A waiter came to the door with a menu card, and Mr. Wallingford ordered, to be ready to serve in three-quarters of an hour at a choice table near the music, a dinner for two that would gladden the heart of any tip-hunter.

"How soon are you going back to Boston, Blackie?"

"To-night!" snapped the other savagely. "I was going to take a train that makes it in nineteen hours; but I found there is one that makes it in eighteen and a half, and I'm going to take that, and when I get back where the police are satisfied with half, I'm not going out after the emerald paper any more. I'm going to make them bring it to me. It's always the best way. I never went after money yet that they didn't ask me why I wanted it."

The large man laughed with his eyes closed.

"Honestly, Blackie, you ought to go into legitimate business enterprises. That's the only game. You can get anybody to buy stock when you make them print it themselves, if you'll only bait up with some little staple article that people use and throw away every day, like ice-cream pails, or corks, or cigar bands, or—or—or carpet tacks." Having sought about the room for this last illustration, Mr. Wallingford became suddenly inspired, and, arising, went over to the edge of the carpet, where he looked down meditatively for a moment. "Now, look at this, for instance!" he said with final enthusiasm. "See this swell red carpet fastened down with rusty tacks? There's the chance. Suppose those tacks were covered with red cloth to match the carpet. Blackie, that's my next invention."

"Maybe there are covered carpet tacks," observed his friend, with but languid interest.

"What do I care?" rejoined Mr. Wallingford. "A man can always get a patent, and that's all I need, even if it's one you can throw a cat through. The company can fight the patent after I'm out of it. You wouldn't expect me to fasten myself down to the grease-covered details of an actual manufacturing business, would you?"

"Not any!" rejoined the dark one emphatically. "You're all right, J. Rufus. I'd go into your business myself if I wasn't honest. But, on the level, what do you expect to do here?"

"Organize the Universal Covered Carpet Tack Company. I'll begin to-morrow morning. Give me the list you couldn't use."

"Don't get in bad from the start," warned Mr. Daw. "Tackle fresh ones. The particular piece of Roquefort, though, that fooled me into a Pullman compartment and kept me grinning like a drunk hyena all the way here, was a pinhead by the name of Edward Lamb. When Eddy wrote to me about Billion Strike gold stock he wrote on the firm's stationery, all printed in seventeen colors and embossed so it made holes in the envelopes where the cancellation stamp came down. From the tone of Eddy's letter I thought he was about ready to mortgage father's business to buy Billion Strike gold stock, and I came on to help him do it. Honest, J. Rufus, wouldn't it strike you that Lamb was a good name? Couldn't you hear it bleat?"

Mr. Wallingford shook silently, the more so that there was no answering gleam of mirth in Mr. Daw's savage visage.

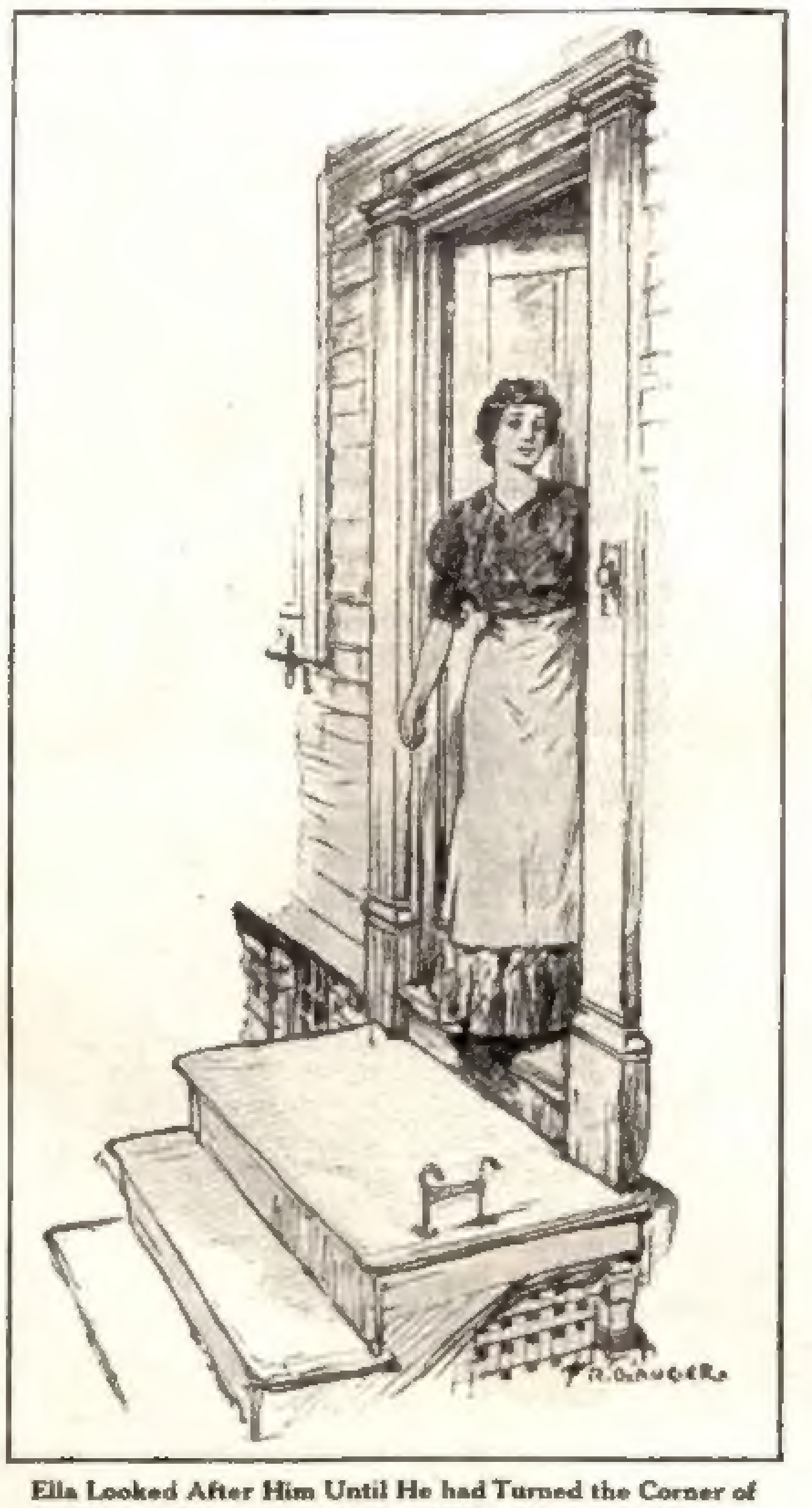
"Say, do you know what I found when I got here?" went on Blackie still more ferociously. "I found he was a piker bookkeeper, but with five thousand dollars that he'd wrenched out of his own pay-envelope, a pinch at a clip; and every time he takes a dollar out of his pocket his fingers creak. His whole push is like him, too, but I never got any further than Eddy. He's not merely Johnny Wise—he's the whole Wise family, and it's only due to my Christian bringing-up that I didn't swat him with a brick during our last little chatter when I saw it all fade away. Do you know what he wanted me to do? He wanted me to prove to him that there actually was a Billion Strike mine and that gold had been found in it!"

Mr. Wallingford had ceased to laugh. He was soberly contemplating.

"Your Lamb is my mutton," he finally concluded, pressing his finger-tips together. "He'll listen to a legitimate business proposition."

"Low bridge on that, J. Rufus," admonished Mr. Daw. "Remember, I'm going away to-night," and he arose.

Mr. Wallingford arose with him. "By the way, of course I'll want to refer to you; how many addresses have you got besides the Billion Strike? A mention of that would probably get me arrested."



Ella Looked After Him Until He had Turned the Corner of the House; Then She Sighed and Went Back to Her Baking

"Four: the Mexican and Rio Grande Rubber Company, Tremont Building; the St. John's Blood Orange Plantation Company, 643 Third Street; the Los Pocos Lead Development Company, 863 Schuttle Avenue, and the Sierra Cinnabar Grant, Schuttle Square, all of which addresses will reach me at my little old desk-room corner in 1126 Tremont Building, Third and Schuttle Avenues, and I'll answer letters of inquiry on four different letterheads. If you need more I'll post Billy Riggs over in the Cloud Block and fix it for another four or five."

"I'll write Billy a letter myself," observed J. Rufus. "I'll need all the references I can get when I come to organize the Universal Covered Carpet Tack Company."

"Quit kidding," retorted Mr. Daw.

"It's on the level," insisted J. Rufus seriously. "Let's go down to dinner."

II

THERE were twenty-four applicants for the position before Edward Lamb appeared, the second day after the initial insertion of the advertisement which had been designed to meet his eye alone. David Jasper, who read his paper, advertisements and all, in order to get the full worth of his money out of it, telephoned to his friend Edward about the glittering chance.

Yes, Mr. Wallingford was in his suite. Would the gentleman send up his card? Mr. Lamb had one, printed in careful imitation of engraving, and it gained him admission to the august presence, where he created some surprise by a sudden burst of laughter.

"By George!" he exclaimed. "You're the man that splashed mud on me the other night!"

When the circumstance was related, Mr. Wallingford laughed with great gusto and shook hands for the second time with his visitor. The incident helped them to get upon a most cordial footing at once. It did not occur to either of them at the time how appropriate it was that Mr. Wallingford should splash mud upon Mr. Lamb at their very first meeting.

"What can I do for you, Mr. Lamb?" inquired the large man.

"You advertised ——" began the caller.

"Oh, you came about that position," deprecated Mr. Wallingford, with a nicely shaded tone of courteous disappointment in his voice. "I am afraid that I am already fairly well suited, although I have made no final choice as yet. What are your qualifications?"

"There will be no trouble about that," returned Mr. Lamb, straightening visibly. "I can satisfy anybody." And Mr. Wallingford had the keynote for which he was seeking.

He knew at once that Mr. Lamb prided himself upon his efficiency, upon his independence, upon his local standing, upon his business astuteness. The observer had also the experience of Mr. Daw to guide him, and, moreover, better than all, here was Mr. Lamb himself. He was a broad-shouldered young man, who stood well upon his two feet; he dressed with a proper and decent pride in his prosperity, and wore looped upon his vest a watch-chain that by its very weight bespoke the wearer's solid worth. The young man was an open book, whereof the pages were embossed in large type.

"Now you're talking like the right man," said the prospective employer. "Sit down. You'll understand, Mr. Lamb, that my question was only a natural one, for I am quite particular about this position, which is the most important one I have to fill. Our business is to be a large one. We are to conduct an immense plant in this city and I want the office work organized with a thorough system from the beginning. The duties, consequently, would begin at once. The man who would become secretary of the Universal Covered Carpet Tack Company would need to know all about the concern from its very inception, and until I have secured that exact man I shall take no steps toward organization."

Word by word, Mr. Wallingford watched the face of Edward Lamb and could see that he was succumbing to the mental chloroform. However, a man who at thirty has saved five thousand is not apt to be numbed without struggling.

"Before we go any further," interposed the patient, "it must be understood that I have no money to invest."

"Exactly," agreed Mr. Wallingford. "I stated that in my advertisement. To become secretary it will be necessary to hold one share of stock, but that share I shall give the right man. I do not care for him to have any investment in the company. What I want is the services of the best man in the city, and to that end I advertised for one who had been an expert bookkeeper and who knew all the office routine of conducting a large business, agreeing to start such a man with a salary of two hundred dollars a month. That advertisement stated in full all that I expect from an applicant for this position—his expert services. I may say that you are only the second one who has had the outward appearance of being able to fulfill the requirements. Actual efficiency would naturally have to be shown."

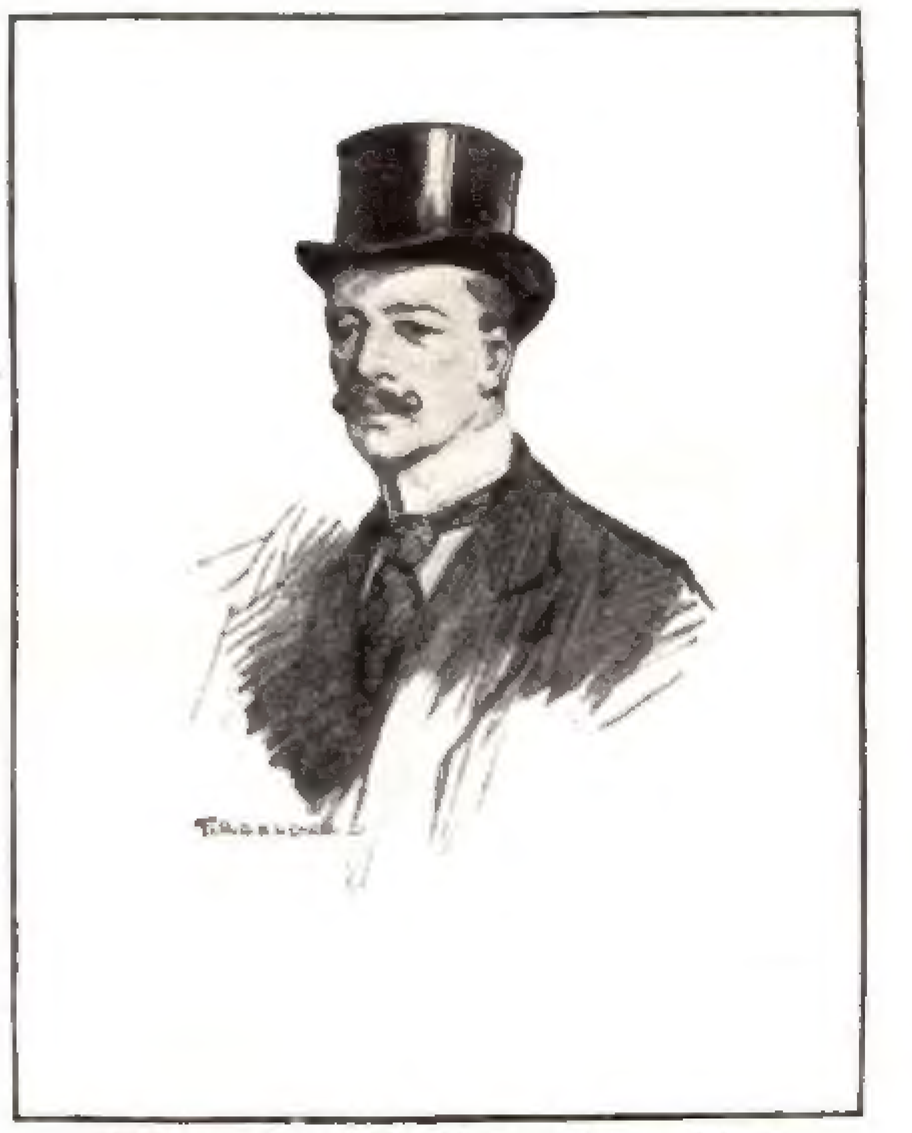
Mr. Wallingford was now quite coldly insistent. The proper sleep had been induced.

"For fifteen years," Mr. Lamb now hastened to advise him, "I have been employed by the A. J. Dorman Manufacturing Company, and can refer you to them for everything you wish to know. I can give you other references as to reliability if you like."

Mr. Wallingford was instant warmth.

"The A. J. Dorman Company, indeed!" he exclaimed. "The name itself is a guarantee enough, at least to defer such matters for a bit while I show you the industry that is to be built in your city." From his dresser Mr. Wallingford produced a handful of tacks, the head of each one covered with a bit of different-colored bright cloth. "You have only to look at these," he continued, holding forth the handful and with the thumb and forefinger of the other hand turning one red-topped tack about in front of Mr. Lamb's eyes, "to appreciate to the full what a wonderful business certainty I am preparing to launch. Just hold these tacks a moment," and he turned the handful into Mr. Lamb's outstretched palm. "Now come over to the edge of this carpet. I have selected here a tack which matches this floor covering. You see those rusty heads? Imagine the difference if they were replaced by this!"

Mr. Lamb looked and saw, but it was necessary to display his business acumen.


"If I Scrape Myself My Skin Spurts Lemon Juice"

"Looks like a good thing," he commented. "But the cost?"

"The cost is comparatively nothing over the old steel tack, although we can easily get ten cents a paper as against five for the common ones, leaving us a much wider margin of profit than the manufacturers of the straight tack obtain. There is no family so poor that will use the old rusty tin tack when these are made known to the trade, and you can easily compute for yourself how many millions of packages are used every year. Why, the Eureka Tack Company, which practically has a monopoly of the carpet-tack business, operates a manufacturing plant covering twenty solid acres, and a loaded freight car leaves its warehouse doors on an average of every seven minutes! You cannot buy a share of stock in the Eureka Carpet Tack Company at any price. It yields sixteen per cent. a year dividends, with over eighteen million dollars of undivided surplus—and that business was built on carpet tacks alone! Why, sir, if we wished to do so, within two months after we had started our factory wheels rolling we would be able to sell out to the Eureka Company for two million dollars, or a profit of more than one thousand per cent. on the investment that we are to make."

For once Mr. Lamb was overwhelmed. Only three days before he had been beset by Mr. Daw, but that gentleman had grown hoarsely eloquent over vast possessions that were across thousands of miles of circumambient atmosphere, across vast spaces where desert sands sent up constant streams of hot air, with the "hot air" distinctly to be traced throughout the conversation; but here was something to be seen and felt. The points of the very tacks that he held pricked his palm, and his eyes were still glued upon the red-topped one which Mr. Wallingford held hypnotically before him.

"Who composes your company?" he managed to ask.

"So far, I do," replied Mr. Wallingford with quiet pride. "I have not organized the company. That is a minor detail. When I go searching for capital I shall know where to get it. I have chosen this city on account of its splendid geographical position as a distributing centre, and for its manufacturing facilities."

"The stock is not yet placed, then," mused aloud Mr. Lamb, upon whose vision there already glowed a pleasing picture of immense profits.

Why, the thing was startling in the magnificence of its opportunity! Simple little thing, millions and millions used, better than anything of its kind ever put upon the market, cheaply manufactured, it was marked for success from the first!

"Not at all," replied Mr. Wallingford. "My plans only contemplate incorporating for a quarter of a million and I mean to avoid small stockholders. I shall try to divide the stock into, say, about ten holdings of twenty-five thousand each."

Mr. Lamb was visibly disappointed.

"It looks like a fine thing," he declared with a note of regret.

"Fine? My boy, I'm not much older than you are, but I have been connected with several large enterprises in Boston and elsewhere—if any one were to care to inquire about me they might drop a line to the Mexican and Rio Grande Rubber Company, the St. John's Blood Orange Plantation Company, the Los Pocos Lead Development Company, the Sierra Cinnabar Grant, and a number of others, the addresses of which I could supply—and I never have seen anything so good as this. I am staking my entire business judgment upon it, and, of course, I shall retain the majority of stock myself, inasmuch as the article is my invention."

This being the psychological moment, Mr. Wallingford put forth his hand and had Mr. Lamb dump the tacks back into the large palm that had at first held them. He left them open to view, however, and presently Mr. Lamb picked out one of them for examination. This particular tack was of an exquisite apple-green color, the covering for which had been clipped from one of Mr. Wallingford's own expensive ties, glued to its place and carefully trimmed by Mr. Wallingford's own hands. Mr. Lamb took it to the window for closer admiration, and the promoter, left to himself for a moment, stood before the glass to mop his face and head and neck. He had been working until he had perspired; but, looking into the glass at Mr. Lamb's rigid back, he perceived that the work was well done. Mr. Lamb was profoundly convinced that the Universal Covered Carpet Tack Company was an entity to be respected; nay, to be revered! Mr. Lamb could already see the smoke belching from the tall chimneys of its factory, the bright lights gleaming out from its myriad windows where it was working overtime, the thousands of workmen streaming in at its broad gates, the loaded freight cars leaving every seven minutes!

"You're not going home to dinner, are you, Mr. Lamb?" asked Mr. Wallingford suddenly. "I owe you one for the splash, you know."

"Why—I'm expected home."

"Telephone them you're not coming."

"We—we haven't a telephone in the house."

"Telephone to the nearest drug-store and send a messenger over."

Mr. Lamb looked down at himself. He was always neatly dressed, but he did not feel equal to the glitter of the big dining-room downstairs.

"I am not—cleaned up," he objected.

"Nonsense! However, as far as that goes, we'll have 'em bring a table right here." And, seizing his opportunity, Mr. Wallingford telephoned for a waiter.

From that moment Mr. Lamb strove not to show his wonder at the heights to which human comfort and luxury could attain, but it was a vain attempt; for from the time the two uniformed attendants brought in the table with its snowy cloth and began to place upon it the shining silver and cut-glass service, with the centrepiece of red carnations, he began to grasp at a new world, and it was about that time that he wished he had on his best black suit. In the bathroom Mr. Wallingford came upon him as he held his collar ruefully in his hand, and needed no explanation.

"I say, old man, we can't keep 'em clean, can we? We'll fix that."

The bell-boys were anxious to answer summons from 44-A by this time. Mr. Wallingford never used money in a hotel except for tips. It was scarcely a minute until a boy had that collar with instructions to get another just like it.

"How are the cuffs? Attached, old man? All right. What size shirt do you wear?"

Mr. Lamb gave up. He was now past the point of protest.

He told Mr. Wallingford the number of his shirt. In five minutes more he had clean outside linen throughout, and when he stepped forth into what was now a perfectly appointed private dining-room, washed and refreshed and spotless as to high lights, he felt himself gradually rising to Mr. Wallingford's own height and able to be supercilious to the waiters, under whose gaze, while his collar was soiled, he had quailed.

It was said by those who made a business of dining that Mr. Wallingford could order a dinner worth while, except for the one trifling fault of over-plenty; but, then, Mr. Wallingford himself was a large man, and it took much food and drink to sustain that largeness. Whatever other critics might have said, however, Mr. Lamb could have but one opinion as they sipped their champagne, toward the end of the meal, and this opinion was that Mr. Wallingford was a genius, a gentleman to be imitated in every particular, a prince of entertainers, a master of finance, and that a man should blush to question his financial standing or integrity.

They went to the theatre after dinner—box seats—and after the theatre they had a little cold snack, amounting to about eleven dollars, including wine and cigars. Moreover, Mr. Lamb had gratefully accepted the secretaryship of the Universal Covered Carpet Tack Company.

III

THE next morning, in spite of protests and warnings from his old employer, Lamb resigned his position with the A. J. Dorman Company and, jumping on a car, rode out to the far Northside, where he called at David Jasper's tumble-down frame house. On either side of this were three neat houses that David had built, one at a time, on land he had bought for a song in his younger days, but these were for renting purposes.

David lived in the old one for exactly the same reason that he wore the frayed overcoat and slouch hat that had done him duty for many years—they made him as comfortable as new ones, and appearances fed no one nor kept anybody warm.

Wholesome Ella Jasper met the caller at the door with an inward cordiality entirely out of proportion to even a close friend of the family, but her greeting was commonplaceness itself.

"Father's just over to Kriegler's, getting his glass of beer and his lunch," she observed as he shook hands warmly with her.

Sometimes she wished that he were not quite so meaninglessly cordial; that he could be a bit more shy in his greeting of her.

"I might have known that," he laughed, looking at his watch. "Half-past ten. I'll hurry right over there," and he was gone.

Ella stood in the doorway and looked after him until he had turned the corner of the house; then she sighed and went back to her baking. A moment later she was singing cheerfully.

It was a sort of morning lunch club of elderly men, all of the one lodge, the one building association, the one manner of life, which met over at Kriegler's, and "Eddy" was compelled to sit with them for nearly an hour of slow beer, while politics, municipal, state and national, was thoroughly thrashed out, before he could get his friend David to himself.

"Well, what brings you out so early, Eddy?" asked the old harness-maker on the walk home. "Got a new gold-mining scheme again to put us all in the poorhouse?"

Eddy laughed.

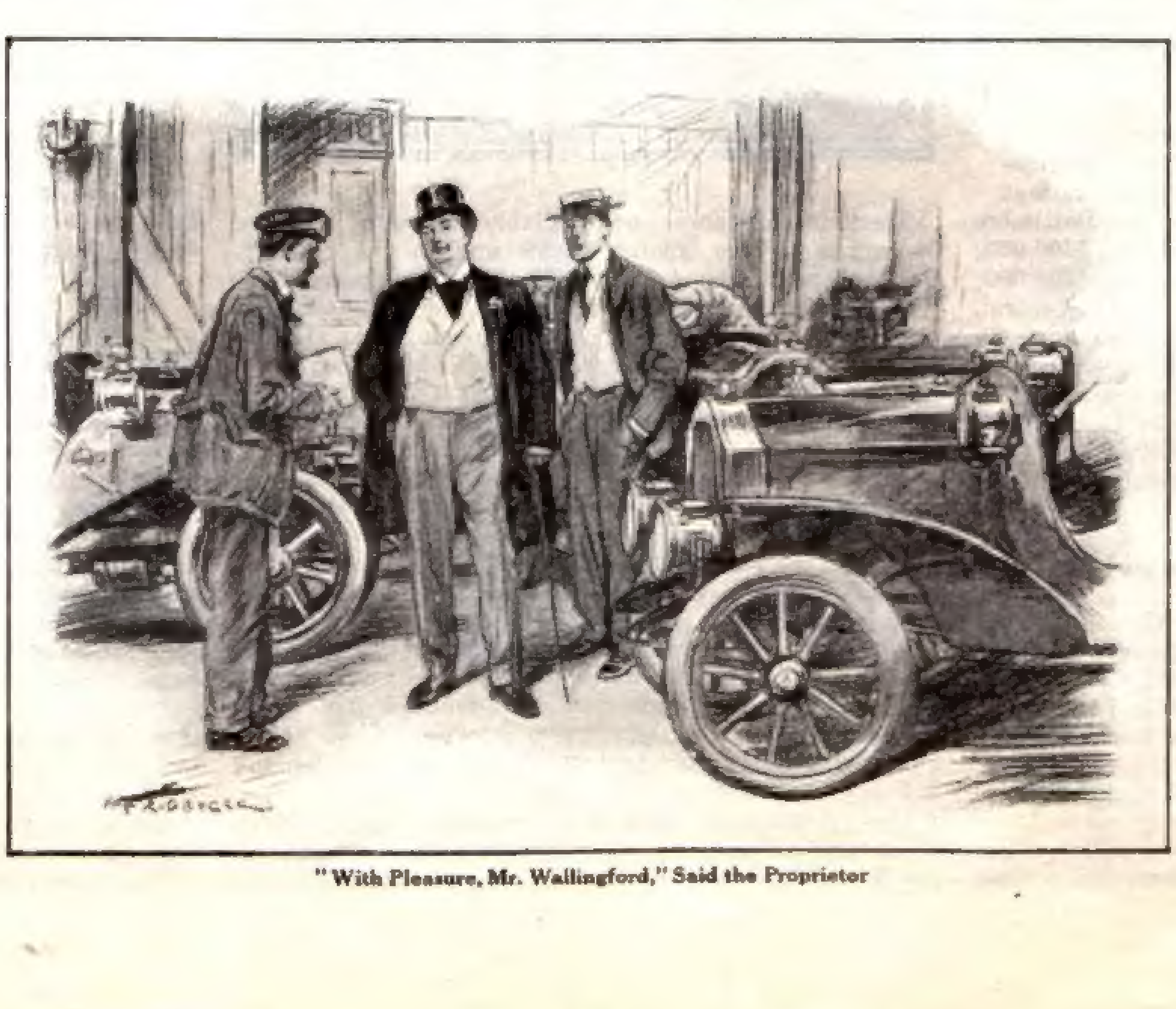
"You don't remember of the kid-glove miner taking anybody's money away, do you?" he demanded. "I guess your old chum Eddy saw through the grindstone that time, eh?"

Mr. Jasper laughed and pounded him a sledge-hammer blow upon the shoulder. It was intended as a mere pat of approval.

"You're all right, Eddy. The only trouble with you is that you don't get married. You'll be an old bachelor before you know it."

"So you've said before," laughed Eddy, "but I can't find the girl that will have me."

"I'll speak to Ella for you."


"With Pleasure, Mr. Wallingford," Said the Proprietor

The younger man laughed lightly again.

"She's my sister," he said gayly. "I wouldn't lose my sister for anything."

David frowned a little and shook his head to himself, but he said nothing more, though the wish was close to his heart. He thought he was tactful.

"No, I've got that new job," went on young Lamb. "Another man from Boston, too. I'm in charge of the complete office organization of a brand-new manufacturing business that's to start up here. Two hundred dollars a month to begin. How's that?"

"Fine," said David. "Enough to marry on. But it sounds too good. Is he a sharper, too?"

"He don't need to be. He seems to have plenty of money, and the article he's going to start manufacturing is so good that it will pay him better to be honest than to be crooked. I don't see where the man could go wrong. Why, look here!" and from his vest-pocket he pulled an orange-headed tack. "Carpet tack—covered with any color you want—same color as your carpet, so the tacks don't show—only cost a little bit more then the cheap ones. Don't you think it's a good thing?"

David stopped in the middle of the sidewalk and put on his spectacles to examine the trifle critically.

"Is that all they're going to make—just tacks?"

"Just tacks!" exclaimed the younger man. "Why, Dave, the Eureka Tack Company, that has a practical monopoly now of the tack business in this country, occupies a plant covering twenty acres. It employs thousands of men. It makes sixteen per cent. a year dividends, and has millions of dollars surplus in its treasury—undivided profits! Long freight trains leave its warehouses every day, loaded down with nothing but tacks; and that's all they make—just tacks! Why, think, Dave, of how many millions of tacks are pulled out of carpets and thrown away every spring!"

Mr. Jasper was still examining the tack from head to point with deep interest. Now he drew a long breath and handed it back.

"It is a big thing, even if it is little," he admitted. "Watch out for the man, though. Does he want any money?"

"Not a cent. Why, any money I've got he'd laugh at. I couldn't give him any. He's a rich man, able to start the factory himself. He's going to organize a quarter of a million stock company and keep the majority of the stock himself."

"It might be pretty good stock to buy, if you could get some of it."

"I wish I could, but there is no chance. What stock he issues is only to be put out in twenty-five-thousand-dollar lots."

Again David Jasper sighed. Sixteen per cent. a year! He was thinking now of what a small margin of profit his houses left him after repairs and taxes were paid.

"It looks to me like you'd struck it rich, my boy. Well, you deserve it. You have worked hard and saved your money. You know, when I got married I had nothing but a set of harness tools and the girl, and we got along."

"Look here, Dave," laughed his younger friend, whose thirty years were unbelievable in that he still looked so much like a boy, "some of these days I will hunt up a girl and get married, just to make you keep still about it, and, if I have any trouble, I'll throw it up to you as long as you live. But what do you think of this chance of mine? That's what I came out for—to get your opinion on it."

"Well," drawled Dave, cautious now that the final judgment was to be pronounced, "you want to remember that you're giving up a good job that has got better and better every year and that will most likely get still better every year; but, if you can start at two hundred a month, and are sure you're going to get it, and the man don't want any money, and he isn't a skinner, why, it looks like it was too good to miss."

"That's what I think," rejoined Mr. Lamb enthusiastically. "Well, I must go now. I want to see Mr. Lewis, and John Nolting, and one or two of the others, and get their advice," and he swung jubilantly on a car.

It was a pleasant figment this, Eddy Lamb's plan of consulting his older friends. He always went to them most scrupulously to get their advice, and afterward did as he pleased. He was too near the soil, however—only one generation away—to make many mistakes in the matter of caution, and so far he had swung his little financial

(Continued on Page 30)

HOW'S BUSINESS?

A Little Journey to the Homes of the Really Prosperous

BY WILL PAYNE

"OUR trade was never better," said a large Western dealer in jewelry, early in September. "Formerly, we kept pretty close watch of the stock market, for any serious trouble there was sure to affect our business, especially in higher-priced goods. Now, we pay no attention to stocks. Too many people have the money to buy what they want. Wall-Street slumps make no impression upon our trade."

A New York fur manufacturer, writing the last week of August, said: "I have been a bull on the mercantile situation ever since I had a chance to size up conditions throughout the country on my Western trip, and so informed several Wall-Street bankers with whom I am in close touch. They could not see it my way; but the subsequent arrival of buyers and their orders show that I was right."

Throughout the summer, bank clearings, the country over, outside of New York, made substantial gains, as compared with 1906, which, in turn, made a high record. For the month of August, clearings in New York decreased 22 per cent., in New England increased 1 per cent., in the West increased 14 per cent., in the South 10 per cent.; average increase, outside of New York, 8 per cent. In July the increase outside of New York was 14 per cent. This, it should be remembered, tops a gain of 100 per cent. from 1898 to 1906. The first week of September still showed increased transactions in the West. The money-order business of the Chicago post-office increased 17 per cent. in August, as compared with last year; 24 per cent. in July.

Railroad gross earnings which, next to bank clearings, are the best indicator of the total mass of trade, continue to break records which themselves were phenomenal. The big lines, whose July returns are now at hand, show great gains—Atchison, $1,300,000; Baltimore and Ohio, $700,000; Chicago and Northwestern, $400,000; Great Northern, $300,000; Illinois Central, $400,000; Pennsylvania system, $3,300,000; New York Central, $1,700,000. In August, New York Central gross increased a million and a half. Such amounts as these you cannot turn off in a day. The figures should be considered in light of the fact that, for the six months to June 30, the total gain in railroad gross earnings was $140,000,000—on top of a gain of $620,000,000, or more than 100 per cent., in the nine preceding years.

What the Inventory Shows

IN THIRTY representative cities, all over the country, but not including the largest centres, building permits taken out in August showed the beginning of 7482 structures to cost $18,462,528, against 6883 to cost $17,408,774 last year. In July building permits in Greater New York showed a decrease of 20 per cent.; in forty-three other cities a gain of four per cent. I have a list of ninety Y. M. C. A. buildings in as many cities, constructed or under construction this year, the aggregate cost being ten million dollars; but only two buildings exceed five hundred thousand dollars.

There is, of course, no available record of building operations in the smaller towns and in the country. On that point the American Radiator Company says: "The heating plant goes in last, so we do not know what new construction is begun at any given time. We do know, however, that as compared with last year, fewer great structures are under way, but this is more than overcome by the increased installation of plants in small buildings."

There is some complaint of slow collections—from railroads and great corporations that are dependent on the bond market. Western wholesalers generally, and concerns like the National Biscuit Company, that sell direct to small retail trade all over the country, say collections are very good.

September 3, when the pig-iron market was rather heavy, the price of wire nails and of barbed wire—articles of universal direct consumption—advanced five cents. An authoritative trade report two days later says: "Nails are moving freely from jobbers' warehouses; the demand is heavy for the season."

Early September, when crops are about "made," is the great time for taking stock of the situation, especially in the West. This year the Commercial National Bank, of Chicago, received thirty thousand special reports from every section, touching pretty much all lines of trade. The Dry Goods Economist has made a continental canvass of wholesale and retail concerns in that line. One may, moreover, review the trade situation in the light of thousands of verbal statements made by traveling men and by country merchants and bankers to their city correspondents. It is really not an exaggeration to say that all this evidence tells just one story.

Dry Goods, New York—"Orders from South and West coming in steadily; cotton mills booking contracts at top prices." Dry Goods, Chicago—"Volume of business above 1906." Notions, New York—"Wholesale houses well crowded with buyers, so that all floor salesmen are constantly engaged. . . . Regardless of the rage for Teddy Bears and other plush animals, dolls have sold in larger quantities." Groceries, New York—"Jobbers now busy supplying what all agree is an unusually active demand for all lines; neither wholesaler nor retailer has any surplus stock." Elgin Watch Company—"Our trade over the West is considerably better than ever before." Wholesale Millinery, Chicago—"Business never more satisfactory." House Furnishings, Chicago—"The demand for a better, higher class of goods is quite general." Groceries, Chicago—"Demand on wholesale houses for spot and future goods is greater than a year ago; collections exceptionally good." South Water Street, Chicago—"Business in fruit and vegetable commission lines up to last year in amount of money handled, but quantity of goods much below normal, due to spring frosts; quantity of butter in storage 25 per cent. below last year." Chocolate—"Consumption 20 per cent. above 1906, prices 30 per cent. higher." Men's Furnishings, New York—"Fall business larger than last year." Wholesale Shoes, Chicago—"Higher-priced goods in demand."

Plenty of Money to Spend

SHOES, Boston—"Manufacturers are receiving many rush orders, indicating that buyers have underbought and need goods at once." Machinery, New York—"Fair demand for second-hand machinery, as many smaller manufacturers, on making fall inventories, have decided to increase plants." Cotton goods are higher than in years; so high that a conservative trade organ calls them "exorbitant." Bradstreets' report says: "At New York nearly all departments of the dry-goods trade continue to transact a good business, cotton goods leading." Raw silks, also, are extraordinarily high; yet the movement in the primary market is described as "all that could be expected."

One might fill some pages with reports substantially like the above. But, as a matter of fact, that the individual consumer, the country over, has more money than ever before, and is buying accordingly, is not seriously doubted by anybody—excepting, possibly, some Wall-Street bull, whose recent experiences have been of a nature to make him doubt everything seriously.

How could it well be otherwise?

"Our farms," said Leslie M. Shaw, the other day, "produce six and a half billion dollars a year, and the prospect is good for an average crop this year." The Orange Judd Farmer foots up a total farm production for 1906 slightly topping seven billion dollars, and, on the basis of conditions of September 7, thinks the out-turn this year will be about ten per cent. greater. It puts the aggregate farm value of six leading crops (wheat, corn, oats, cotton, hay, potatoes) for the five-year period 1903-07 at seventeen billion dollars, against nine billions for the five-year period 1893-97; and it opines: "Were it possible to compute the gain in value of all farm products the increase for this five-year period over 1893-97 would approach twenty billions."

This is, of course, merely an estimate. Knock off as many billions as your conservatism requires, there remains the indubitable fact of an enormous increase of farm wealth over the hard-times period of 1893-97. Excepting corn, the great crops are now practically "made." In general, the quantity is below last year, but prices are higher, so that, in dollars, production will be as great. Last year we exported almost half a billion dollars' worth of cotton. Probably, in view of foreign needs, we shall do as well this year—and that will cover many a "finance bill" on London. What farmer, with as much money as ever to spend, will curtail consumption because stocks are low?

And reports from all directions reiterate that labor is scarce and dear. Iowa—"Farm labor generally, scarce and high; common laborers, $1.75 to $2.50 a day; threshers, $4 a day." Illinois—"Harvest hands hard to get." Indiana—"Farm labor high; high wages in cities attract many." Kentucky—"Good labor hard to get in some counties, although wages are 25 per cent. higher." Washington—"Harvest hands as high as $4 a day." Philadelphia—"Scarcity of work-people still felt in textile mills; some machinery still idle for want of operatives." It is said that, notwithstanding cotton spinning is very profitable, only three-fourths of the machinery in the South is being operated, owing to scarcity of labor.

That labor, the country over, is fully employed at the highest wages known is as indubitable as the prosperity of the farmer. And the wage-earner, having the price, will continue to buy what he wants, undisturbed by a depressed security market.

If, therefore, you ask, "Is there anything the matter with business?" the reply will depend mostly upon the locality. In the regions of primary production, which means practically the whole country beyond the Alleghenies, excepting the money centres, the answer will be, "Nothing, whatever!" The man who looks to primary buying power sees a splendid condition, and that covers so much of the area of the business situation that, perhaps, he does not think it worth while to inquire further.

When Money and Business Cross

BUT if you ask the same question in Chicago, as the chief Western money centre, the answer will be, "Nothing—except that there is a little too much of it." The man who deals in credits wishes business to improve, pending the movement of the crops, by easing off a couple of points.

About a dozen years ago, when the banks were full of money and interest rates were ridiculously low, I asked a gray banker why trade didn't pick up. He drew on his blotter two wavy lines that crossed and recrossed each other half a dozen times.

"Money and business are always crossing each other like that," he said

And just the other day another gray banker said: "That man who was in here before you had been showing me his statement. He'd had the best year he'd ever had; made three hundred thousand net profit; sees fine prospects for next year. So he's spending three hundred and fifty thousand on an extension of his plant. Of course, he was here for money."

Whether from strict justice, or merely on the principle of giving the devil his due, it should be said at once that the situation here dealt with is not a Wall Street affair.

So far as concerns mere stock speculation, Wall Street was really given its medicine six months ago—with several post-mortem doses since, upon symptoms of a revival. Forty representative stocks show an average decline of one-third from the high mark of 1906, and for some time the easiest money in the country has been "call" in New York. It is now only 3 per cent., against 10 to 45 per cent. when speculation was most rampant last winter.

What we are interested in is the great absorption of money by expanding business everywhere. The hard-times period ended in 1897. Since then bank clearings have increased threefold; railroad gross earnings have more than doubled; individual deposits in the national banks have increased in the ratio of 17 to 43; total bank deposits as 5 to 13; total money in circulation, about 70 per cent. In short, business has increased faster than money.

Excluding the savings institutions, whose deposits are not payable on demand unless they elect so to pay them, total bank deposits in 1897 were a little over three billions, while the banks had on hand in cash half a billion, roughly. To be exact, for every dollar of deposits they had 16.2 cents cash on hand. Ten years later deposits had increased to nearly nine billions, and cash on hand was slightly under one billion; for every dollar of deposits the banks had 10.8 cents cash on hand. That means that they were "easy" in 1897, but snugly loaned up in 1906. Naturally, in the latter year interest rates were firm. From June, 1906, to this summer, individual deposits in the national banks increased by 267 million dollars; but loans increased by 424 million dollars.

This, of course, is simply by way of multiplying to national size the instance of that manufacturer who, because business was so good and profits so large, was increasing his factory and demanding more capital. Or, again, it is only another way of saying that money is close this year, and interest rates high—because business is so good.

With this situation stock speculation now has little to do. Wall Street reflects it most acutely, partly because it is the great national broker in money—other people's money, mostly. All the big borrowers go there. When the New York Central borrows fifty millions there, as it did last spring, the rails and cars are for use from the Lakes to the coast. The steel trade, as measured by production of pig-iron, has increased from 9,652,670 tons for the whole year 1897 to 13,478,044 tons in the first half of this year. It is financed in Wall Street, but its demands for capital are not essentially more sinful than those of the Dubuque merchant or the Spokane real-estate man. The distinction ought to be made clear, and the legitimate functions of the Street recognized—after which, with a clear conscience and a cheerful mind, one may reprobate it for howling calamity because it lost much money in a fatuous bull gamble.

At no time this year could the railroads and other big clients of the Street borrow at normal rates. Money was too closely used up. In January they borrowed, usually on three-year notes, at 5½ to 6 per cent. In February the Tidewater Railway, backed by H. H. Rogers, borrowed ten millions for two years, needing the money to complete its line in the Virginia and West Virginia coal lands. The security, of course, was exceptional, consisting of twenty millions of the bonds of the road and ten millions of choice stocks, including some Standard Oil. In addition, the loan was guaranteed by Mr. Rogers. These notes were offered to subscribers at 6½ per cent., and it is understood that, commissions added, the money cost the borrowers 7½ per cent. Yet, when stocks that had been boosted to a 4 per cent. basis soon broke quite badly, the reason, it was alleged, was that the President was unsympathetic.

The West and South in the Lead

A LITTLE later, the Pennsylvania borrowed sixty millions. In June, 1906, it had borrowed fifty millions abroad—mostly to pay for 33,000 cars and 313 engines. Mr. Cassatt then said that no large capital requirements were in prospect, except forty millions in 1907-08 for the New York terminal work. Yet six months after that statement, such was the increase in tonnage, it contracted for seventeen thousand additional cars, to cost nineteen million dollars.

In the first quarter of the year big railroad and industrial corporations so borrowed 250 million dollars, mostly on three-year notes, and at much higher interest rates than such borrowers commonly pay. , The notes were amply secured, and a great many millions of them were sold to Western banks. Comparatively speaking, those banks were flush. It is an extraordinary fact that in this cycle of prosperity wealth and money have accumulated fastest in the regions of primary production. Individual deposits in national banks, from 1898 to 1907, increased in New England from 303 to 381 millions; in other Eastern States including New York, from 916 to 1678 millions; in the South from 150 to 485 millions; in the Mississippi Valley, excepting the South, from 596 to 1511 millions; on the Pacific Coast from 58 to 266 millions. In the East and New England the increase was three-quarters, in the South over threefold, in the Mississippi Valley nearly threefold, on the Pacific Coast over fourfold. If State institutions, loan and trust companies, savings and private banks be included, the figures are different; but the same preponderance of gain for the West and South holds good.

It is hardly too much to say that this Western money, especially the country bank money, has been financing the country this summer. Time was, perhaps, when the individual merchant or manufacturer with large credit

(Continued on Page 26)

JACK SPURLOCK—PRODIGAL

In Which the Prodigal Spends a Pleasant Evening with the Major

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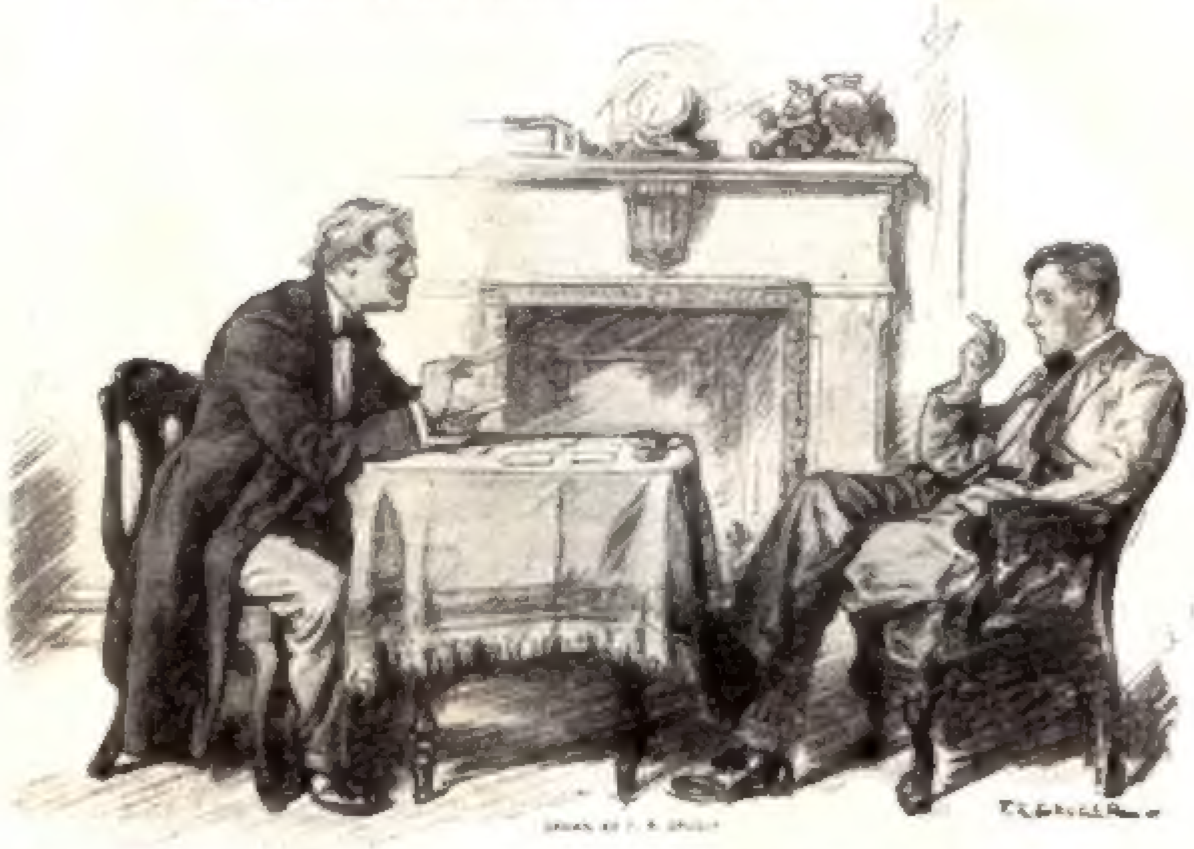
NEW YORK, October ——.

Dear Uncle Bill :

Well, we were certainly up against it for keeps, as A. Tennyson so beautifully and thoughtfully phrases it in his unpublished works. The Major, after an excited evening, during which he traced the responsibility for our disaster step by step to the very doors of The System, and brought himself to the verge of apoplexy, settled into a lethargy of solitaire-playing from which no artfully-devised scheme of mine for coining millions, no matter how extravagant, could rouse him. So I turned to the pagan philosophers for consolation, only to discover that helpful reflections lie cold and heavy on an empty stomach.

Philosophy is a pastime for the prosperous; a poor man can't afford it. No one but a John D. Rockefeller could hand out such phrases as "Sweet are the Uses of Adversity"; and he wouldn't really mean it unless he were getting a rebate and some other fellow the adversity. Poverty has a pretty back, but an ugly face. She's like these girls that people praise so highly for their sterling qualities, and take such incredible pains to avoid when the music strikes up.



The Major Settled into a Lethargy of Solitaire-Playing from Which No Artfully-Devised Scheme of Mine for Coining Millions Could Rouse Him

You can set it down as straight, Unkie punkie, that the whole bunch of philosophers, from Aristotle to Zeno, are fakes, and only good for light reading on a full stomach. All pagans, B. C. and A. D., to the contrary, bar none from Epictetus to Andy Carnegie, there's only one real advantage in being broke—your friends don't come to you and say, "Cheer up, old man; think how much worse it would have been if you'd lost your health!" For, when you're as flat as we are, you haven't any friends, and your health is a positive detriment to you—it simply gives you an appetite that you can't afford to satisfy. I suppose I'm hollering pretty hard over my troubles, but no one, excepting Job possibly, ever had a bigger bunch, and I'm not setting up in competition with Bible heroes.

I stood it round the house for two days, trying to rouse the Major, first with tempting schemes, then by offering to let him deal a little faro for me—the chips to be redeemed when we got the money—but it was no use. He stuck to solitaire, crooning Moody and Sankey hymns, punctuated with occasional expletives when the right card failed to materialize. So finally I slipped off and left him to play himself into a happier frame of mind, while I called on a number of indifferent and impertinent employers. I was game for anything from a bank presidency down, but the men I tackled with my proposition had no sporting blood. I couldn't seem to interest anybody in anything I said, except "Good-by." It certainly looked as if I were "nobody's darling."

Returning at the end of the second day from this futile chase of the aniseseed bag, I stuck my head in the Major's door. The old fellow was still at it. Sitting there in the firelight, with his fine, venerable head bowed over the table, he was a perfect picture of your dear, sainted, old grandpop—that is, if you cut out the cards and some of the language. He was singing softly as he played:

"Let the lo-ower lights be—blank that blankety-blank ace
—bur-er-ning,
Cast a gleam er-ac—dog my cats—ross the wave,
Some po' shipwrecked—stung again, blank it—drowning ——"

Then he broke off suddenly, for he had caught sight of me, standing in the doorway and smiling through my discouragement.

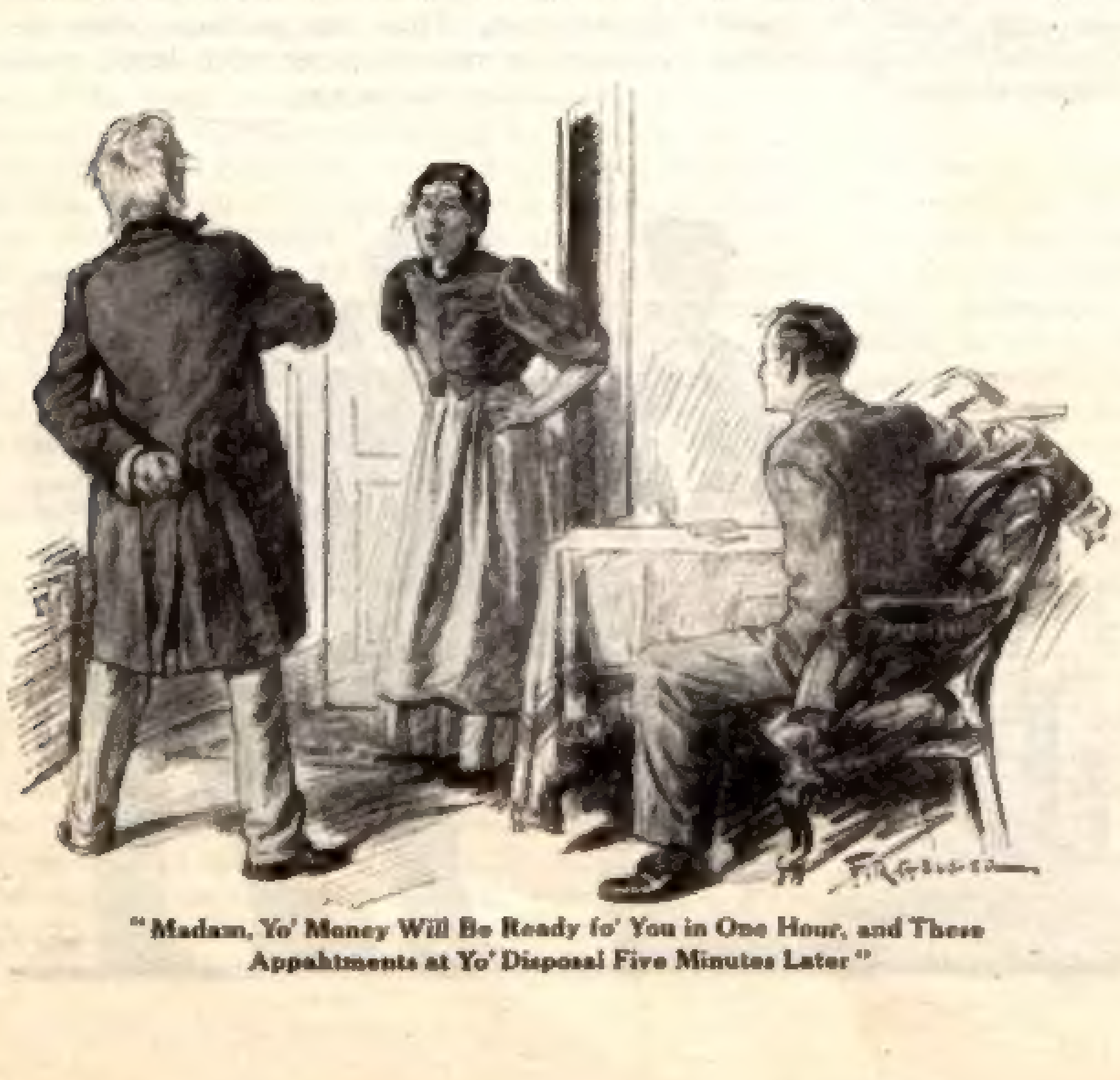
"Hullo! Major," I called. "I see that good old Doctor Jekyll's still trying to convert the naughty, card-playing Mr. Hyde."

The Major jumped up at the first word and ran toward me. "My po' boy!" he cried, seizing my hands. "I feared so. It came to me in a flash, after you sneaked out this mo'ning, and I have reproached myself bittahly all day fo' my selfish abso'ption in my triflin' disappointment. No, suh! Don't deny it, suh!" he hurried on, as he saw me reaching for a handy lie. "I know it; I see it in yo' face, suh. You've been looking fo' a job," and there was both sorrowful accusation and forgiveness for my fault in his voice.

"But, Major," I protested, grappling with the truth like a perfect little George Washington, now that I'd been caught with the hatchet on my person, "I haven't found a job, worse luck! and here it is the end of the week, with our board due, and a lot of perfectly bully shows in town, and grouse in season."

The Major's face wrinkled for a moment at this frank statement of our disadvantages, then mellowed with a genial inspiration.

"I'm ashamed of you, Jack, fo' letting our triflin' reverses get on yo' nerves and lead you to take such a foolish cou'se. As fo' our bon'd, our landlady, though a trifle—er—unpolished, seems to have a good heart. We'll have her up at once and reassure her about her little mattah. Then, as we both need some simple relaxation, we might effect a triflin' loan on some of our superfluities and take in a good show, with just a bite of somethin' hot afterward."



"Madam, Yo' Money Will Be Ready fo' You in One Hour, and These Appahtments at Yo' Disposal Five Minutes Later"

The answer to my objections was so complete and, I confess, so satisfactory to me, that I simply rang the bell and asked the slovenly maid to tell the landlady that the Major would like to see her.

She appeared in a moment, red-faced and sweaty from the kitchen, and bringing with her odors that were more than a hint of what we had had for luncheon and what we were to have for dinner.

The Major courteously waved her to a chair, but she ignored his gesture and stood with an anticipatory smirk on her face. She was accustomed to being sent for every Saturday night to receive our board. It's a bad habit to get people into the way of expecting anything, especially money, at a certain time. For, when they don't get it, they are disappointed, and I hate to cause pain.

"Mr. Spurlock and myself," the Major began in his largest and most expansive manner, quite as if he were distributing presents from a Christmas tree, "find ourselves temporarily sho't of funds, owing to the difficulty of making collections during the present annoyin' tightness of the money market. In consequence, we may have to trespass on yo' good natchah fo' a week or two, but it will not, I trust, madam, cause you any inconvenience," and he wound up with a fine, old-school bow.

Unfortunately, this one happened to be a new-school landlady, and the perfidy of the men whom she had encountered in her forty odd years of life must have been something shocking. No one but a woman who'd been jilted at twenty, deserted at thirty and bilked by thousands of unscrupulous, but resourceful, boarders, could have met the Major's affable explanation with so sudden and complete a refutation of it as came to her lips. While he was talking I noticed a curious change in her appearance. The red in her face deepened into purple, but I took this for a natural fading out of the external fires, instead of a lighting up of the internal ones. And when he finished the flare-up was so complete that I saw she must have used some sort of mental kerosene can to get such burning words at such short notice.

"Inconvenience me!" she echoed with bitter scorn. "Oh, no, certainly not! And do youse think I pay rent and buy food for youse with the kind of hot air that youse have been giving me? Shell out or get out—without your trunks!" she added significantly.

"But, my dear madam," the Major protested, momentarily appalled by this outburst.

"Don't youse give me any of your dear madams, but give me my money or I'll call a cop," the landlady interrupted with a scream. "Collections is slow, is they? And did one of your customers guess which shell the little pea was under? Or, wouldn't the come-on take the package of green goods, Major George Guff and Mister Jack Spurious?"

"Come, come," I ventured, beginning to warm up a little myself; "that kind of talk won't do."

"No, you bet it won't do," was the energetic response. "Money's the only thing that talks with me, young feller. It's none of my business how youse get it, but youse have got to get it or git," which struck me as a pretty concise summing up of the New York Idea.

It was as if a drunken subaltern had struck the Emperor William in the face. The Major's blue eyes went black and he stiffened up until dignity and danger fairly radiated from his person.

"Madam," he began—and I felt that his tone was the one he would have used if he had been reaching for his revolver to shoot a gambler whom he had caught cheating—"yo' money will be ready fo' you in one hour, and these appahtments at yo' disposal five minutes later. Until then, Mr. Spurlock and myself prefer to be alone," and he opened the door.

The landlady looked at him, extinguished her anger as quickly as she'd kindled it, and went out without a word. There was really nothing to say, but, if I'd done that to her, she'd have said something anyway.

"Well, Major," I ventured. "She's not exactly what you'd call confiding."

"She is not, suh, what you'd call anything but names, and as we couldn't cuss her out befo' her face, we mustn't behind her back. Aftah all, she's only po' white trash, a she-devil that's hung over the fire in her hell-hole of a kitchen, cookin' fo' tin-ho'n spo'ts and sho't-card men so long that she can't understand that she's been entertainin' gentlemen unawares. Still, it's very annoyin' and very humiliatin'. I reckon I'll have to negotiate a triflin' loan on old reliable, Jack," and he tapped his watch-pocket and reached for his hat. Then, as he went out the door, he added: "And if that pa'simonious hound of a Hebrew usurer offers me less than fifty I'll throw him to the hogs."

He came back with fifty.

I'm not given to introspection, because when I look within I rarely find anything, but I confess that while the Major was out I had a little serious conversation with myself, and that the question of going to the Governor and crying "enough" was among the matters that came up for consideration. I knew that he would take me back, but he would do it in about the same spirit as that in which he would absorb a weak railroad. I had been pretty severely spanked by "the world's rough hand," but as between that and my parent's, I preferred to remain on the knees of the gods, even if I must continue to occupy an undignified position there. That settled and off my mind, I turned to and began to pack up our belongings, so that by the time the Major returned with the money everything was in the trunks except our evening clothes. We quickly changed into these, sent our baggage to a modest little hotel, where we could get a room over night for a couple of dollars, then paid the subdued, but still suspicious, landlady, and were out of the house within the stipulated hour. "And a good job, too, suh," commented the Major, as we went down the steps; "fo', in all my varied experience, I have never, suh, encountered a female who had so much malice and venom concentrated in her bosom."

"Nor so many grease spots on it," I added. And so we passed out into the night and on to Delmonico's.

"I feel, Jack," began the Major, as we took our seats in the café, "that aftah our tryin' experiences I need a little humorin' befo' I can regain my faith in mankind, and especially in that po'tion of it which is engaged in the boa'ding-house business. Now what would you say to a cup of clear green turtle; a bit of broiled pompano; some—er—grilled sweet potatoes around a grouse—not high, waiter, but middlin' well hung; some nice, crisp romaine with a dash of chives in the dressin'; and a quart of Pol Roger '89 to wash it down? Does that meet with yo' approbation, suh, or would you like to add a few fixin's?"

I answered with a nod, but as soon as the waiter was out of bearing I whispered hoarsely:

"Will the bank stand the strain, Major, and how about breakfast?"

"My deah boy," the Major returned, a slight shade of annoyance marring his expression of perfect contentment, "you sometimes say things that lead me to fear you have the soul of a blank Yankee money-lender," and that was all the satisfaction I got just then.

Later, however, after we had finished our coffee and cigars, and were strolling up the Avenue, I found that the Major had fifteen dollars left, which was better than I had dared hope.

We had lingered so long in the café that the people were already pouring out of the theatres, but as neither of us was in the humor for going to bed, we continued to stroll aimlessly along, watching the lights and the gay crowds, until we found ourselves approaching darker and quieter streets. At one of these the Major stopped suddenly. "By Geo'ge, Jack!" he exclaimed. "Handy's is just around the co'ner. Let's drop in and watch the play for half an hour. It's a square game, one of the few left in this country that a gentleman need not be ashamed to sit in."

"But will they admit us?" I questioned. I knew Handy's by reputation, as a place where a Pittsburg millionaire could, and usually did, drop anything from one to a hundred thousand, but where retail gamblers were severely frowned on. I doubted whether any two men with combined assets of fifteen dollars could pass its portals, except to make an ignominious exit. I elaborated this doubt to the Major.

"Nonsense," he replied reprovingly. "You must get over this vulgah No'thern notion that a man's simply the amount of currency that he happens to have upon his person. Come right along with me," and, almost before I knew it, the door of the house had swung open with a polite "Good-evening, Major," which I found, on peering into the gloom, came from an obsequious attendant. He passed us in to a second man, who relieved us of our hats and coats.

I still felt a little abashed at venturing into this luxurious lair of the tiger without being able to risk a thousand or two for the privilege, but the Major, a superb figure in his evening clothes, preceded me up the stairs with a serene confidence that he would be welcome, which characterized his entrance into any society. I began to appreciate as never before how much of my old self-confidence and self-esteem had been cut off with my allowance. Six months back I would have been cock-sure of my welcome in any gambling-house and have ascribed it to some peculiarly engaging quality in myself.

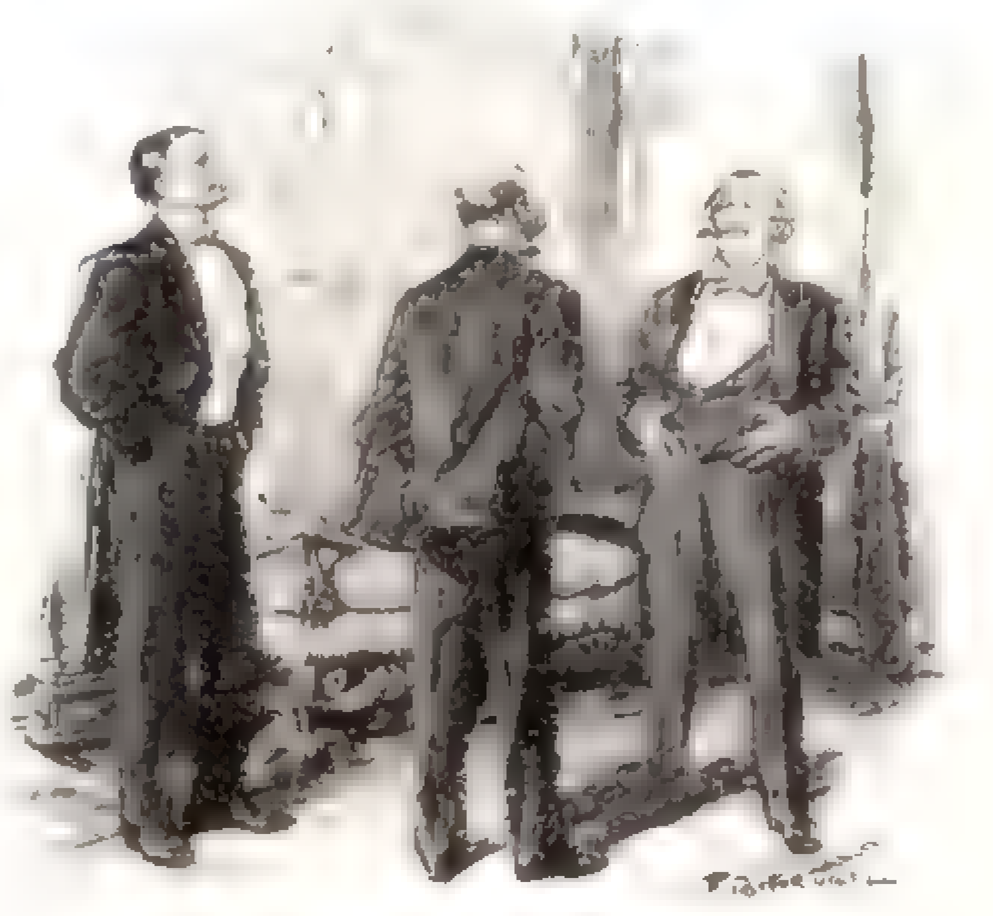
At the door of the salon we were met by Handy himself, a quiet, suave man, who greeted the Major cordially, asked him where he had been keeping himself for the past year, and shook hands with me as if he were my host at a little affair where my company, and not my money, was wanted. Then he turned back to my companion.

"Playing to-night, Major?" he questioned, quite in the tone that one would use if one were asking a friend if his appetite were good.

"I really don't know, Handy," the Major returned carelessly. "I haven't been in very good fo'm lately, but I should say that the blank luck was about due to change. I reckon I'll pike along through a deal or two and see how the cards run befo' I leave."

Handy smiled, and, to show his understanding of his fellow-professional's mettle, graciously offered to take off the limit for the Major if he should find himself in the humor to play. Apparently, my dear old friend had not been a piker in his day, and he was a mighty good bluffer yet, for one would have thought from his manner of thanking Handy that playing with the limit off was still a blessed and accustomed privilege. This exchange of greetings over, Handy turned to welcome a newcomer, while we passed on into the room.

There were, perhaps, a dozen men around the roulette wheel and the faro table. The games were proceeding quietly, except for the presence of one noisy, pudgy youth, who seemed to be losing steadily and in sufficiently large sums to warrant some excitement on the part of his absent, hardworking, millionaire papa, as well as himself. I turned from him just in time to see the Major, who had lounged over to the roulette wheel, drop our precious ten-spot on the board, quite as if he were lined with money and found it heating. Of course, I started across the room on the jump to reason with him, but I was too late. Already the ball was spinning, and as I reached the Major's side it clicked into a pocket.



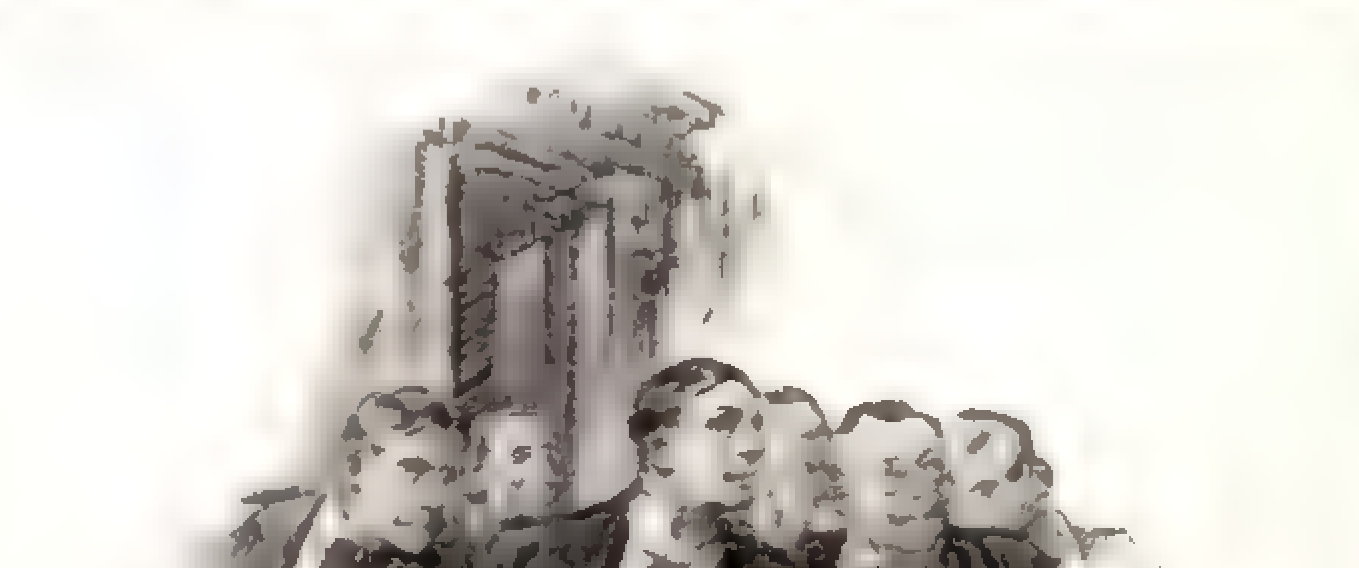
"I Reckon I'll Pike Along Through a Deal or Two"

"Four and the red," the attendant sang out.

I turned away and walked over to the faro table, so that I need not see our ten scooped in. I felt that I simply couldn't bear it. Nor did I care to have the Major see the reproach for my lost breakfast that must have burned in my eyes, for, of course, the five would follow the ten-spot and we should walk home penniless. A touch on my arm disturbed these bitter reflections, and I found the Major dropping into a vacant chair at the faro table before me.

"I don't like these blank, frivolous, finicky French games," he observed calmly, as he laid a hundred-dollar chip on the high card and another on the jack to win; "they unsettle a man fo' serious and thoughtful play," and he reached across for his stakes, which the dealer had just doubled after announcing, "The deuce loses and the jack wins."

It seemed that in my haste to be spared the sight of the Major's finish at the roulette wheel I had failed to notice that our ten-spot was on the four, and that when it came up the old scamp had taken down three hundred and sixty dollars in chips, to which he had just added a couple of hundred.



I Had a Sickening Certainty that the Major Would Furnish the Corpse

I was in a perfect agony of haste to pry him loose while he had all that money in his hands, so I nudged him first, and, as this produced no effect, I kicked him viciously on the shin. He gave me a pleasant glance in return, and to show that he was in full sympathy with the desire to press our luck which my kick conveyed to him, he placed a five-hundred-dollar bet on the deuce and settled back comfortably in his chair to watch the deal.

If I have a weakness—and I've been told that I have—it's an inability to show disapproval of people, and to disappoint them if they appeal to me for encouragement when they are preparing to do some perfectly idiotic thing. My friends have always taken it for granted that I was in hearty sympathy with every form of foolishness. Time after time, when some scheme of which I heartily disapproved has been sprung on me, and I've started in to express myself in words of burning reproof, one look at the beaming, fatuous face before me has dried up the fountains of criticism, and I have gushed forth the expected "Perfectly bully, old man!"

It was just like that in this instance. I grabbed the Major's arm and started to hiss in his ear, "Come away, you old ass"; but instead I whispered, "Corking work, Major! Crowd 'em! We need the money," and hung over his back in an agony of hope that something would happen to make him stop while he was winning. For win he did, steadily and largely, with only an occasional setback. Time after time, he risked five hundred and a thousand on the turn of a card, winning and losing in a calm, imperturbable fashion that was in fine contrast to the excitement of Harry Manton, the Steel King, who was sitting across the board and acting like a fresh-water college sophomore just after the 'Varsity eleven has missed a try for goal. Apparently the Major, whom I had always found ready to go up into the air over "the hell-hounds of The System" and tariff reform, allowed himself the luxury of excitement only when there was nothing to get excited about, while he held himself in readiness to face the crises of life at ten paces.

I would stand over him as long as I could bear the excitement, and then turn to one of the other tables and make a pretense of watching the play there. But, in a moment, I would be back in my old place, afraid at first to look at the Major's pile of chips, lest I should find that it had been dissipated in riotous bets. Yet each time I would find that the Major had proved faithful to his stewardship, and that his stack of yellows had a new cupola on it. If he'd been walking the streets with that luck, Andy Carnegie would have handed him a check for a library, or some rich widow would have stopped her victoria and asked for an introduction to that distinguished-looking stranger—and the Major would have done the rest.

When, at two o'clock in the morning, I returned from my twentieth tour of inspection and found that the Major was looking at the dealer over ten thousand dollars' worth of yellow chips, I decided that something immediate and decisive must be done to get him—and the money—away. So I leaned over, and, in a voice that I tried to make very firm, whispered:

"Come, Major; we've had enough of this, haven't we? It's two o'clock, and we should be getting along."

The Major's impassive expression changed in a moment to one of concern and self-reproach.

"My deah boy!" he exclaimed impulsively. "How selfish of me! Here I've been enjoyin' myself in my own way and never givin' a thought to how dull it must be fo' you. We'll go directly."

Oh! how the lights danced and the little birds sang in the bushes, and my heart leaped for joy! We were actually going to get away with the loot! Then ——

"Oh! Handy!" the Major called to the proprietor, who was standing near the board. "One turn, high card to win, splits barred?"

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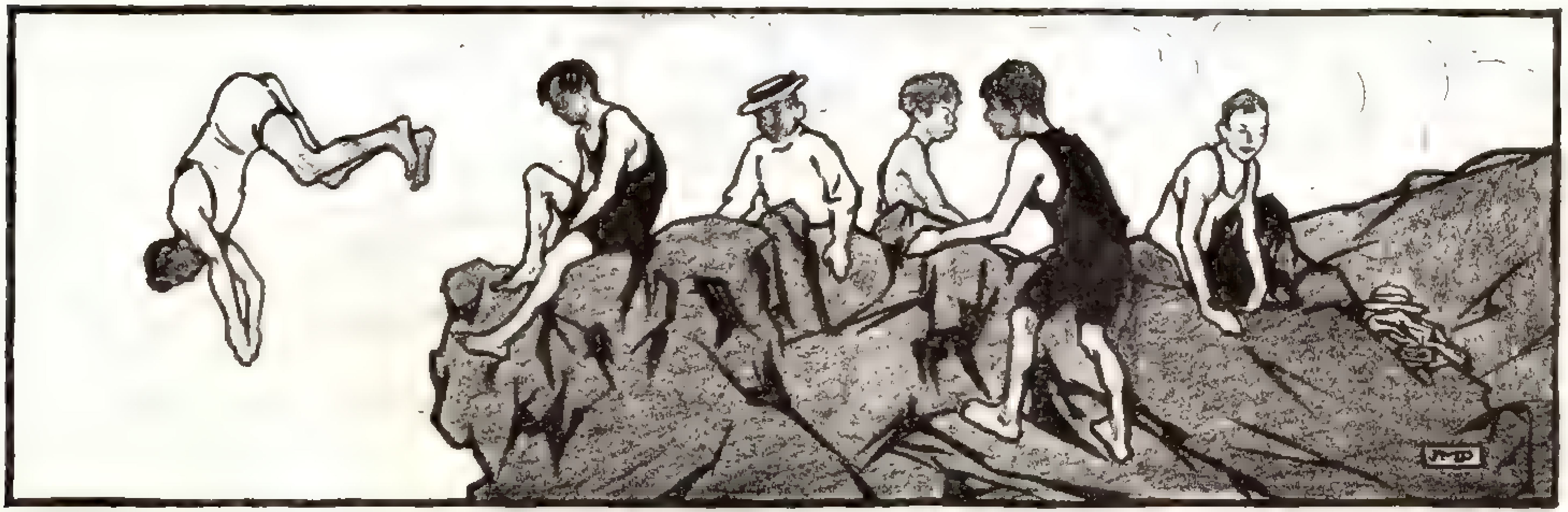
The Club-House of the People

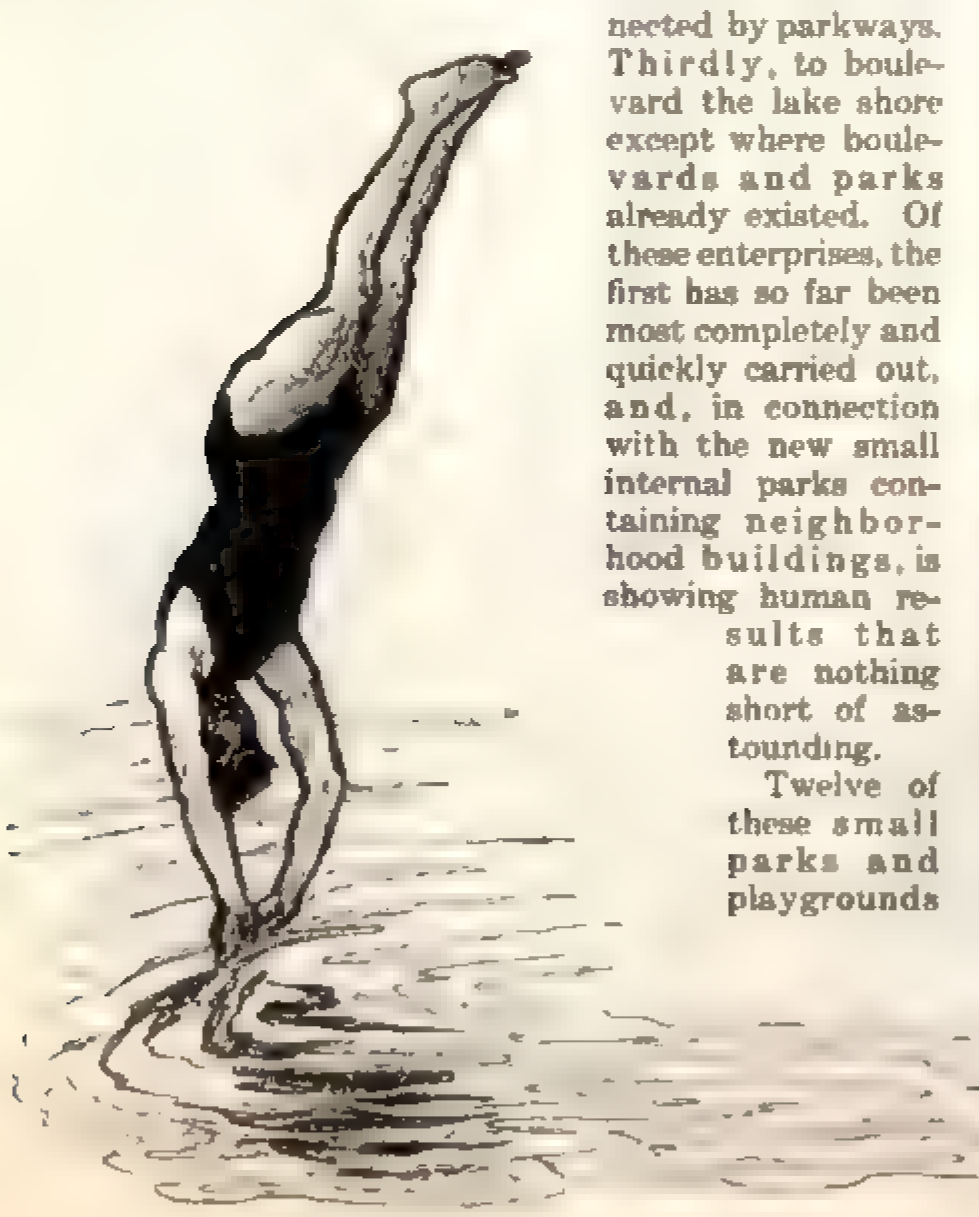


IT WAS a seven-year-old youngster who first introduced me to the great ramifying club-house which Chicago has given to her people. I had seen him before, a sick white child with an odd triangular scar on his thin forehead; now, but for the scar, I should not have known him in the sturdy fat boy who rolled shouting down a slope of Sherman Park into a pile of freshly-cut grass.

"Hello!" he shouted; "my fadder and my mudder, and my grandfadder and grandmudder is all taking baths up to the field-house. And me, I've snaked three hours in the swimmin'-pool, 'nd it's only four o'clock, so I've a chanct to git another yet."

This chubby boy of a family who have learned to take baths is only one of hundreds whose lives have been revolutionized in Chicago since 1903. In that year the commissioners who have control of the park system on the south side of the city began a movement of expansion with a view of carrying the parks to the people. The movement was part of a larger one. In 1880 Chicago had 2000 acres of park land, being surpassed in acreage only by Philadelphia. She rested complacent till four years ago, when she found that though her population had increased more than 272 per cent., her park area had increased but 58 per cent. She was seventh in order; moreover, in the proportion of inhabitants to each acre of park, Chicago, compared with other United States cities of 100,000 inhabitants and upward, stood thirty-second.

Therefore, in 1903, no less than three new enterprises were proposed: first, a plan to add new internal parks, to build neighborhood centre buildings, to improve Grant Park on the lake front, and to extend Lincoln Park. Secondly, to acquire outside the city a belt of forest and meadow tracts connected by parkways. Thirdly, to boulevard the lake shore except where boulevards and parks already existed. Of these enterprises, the first has so far been most completely and quickly carried out, and, in connection with the new small internal parks containing neighborhood buildings, is showing human results that are nothing short of astounding.



Twelve of these small parks and playgrounds are completed, varying in size from 6½ to 86 acres. Mr. Henry Foreman, president of the South Side Commissioners, to whose splendid endeavor much of the success of the management is due, gave this account of the work:

"After we had amended the law which provided that no new parks could be created except contiguous to existing parks and boulevards, and after the people authorized the Chicago Park Boards to spend six and a half millions, we South Side Commissioners at once set about inspecting points where parks were needed. We started out with the simple park idea. We went through streets without number, and studied the character of the people in every neighborhood we visited. We were impressed with the absence of neighborhood sentiment, and with the lack of unity of purpose. We saw that the people lacked public diversion and continuous opportunity for mental and physical training. Parks providing trees and flowers and grass and water were not enough. It was then that we thought of the idea of neighborhood centre buildings. It is the social settlement idea, and more. We have carried our parks, with all that implies, to the citizens. I like to think of it as a great club-house, not for men, but for families and neighbors and all the people."

Not Only "A Place to Loaf"

AND that is what these parks are—a big natural club for the people. They are like no other parks in the world, and already their reputation is so great that people from all over the country come to visit and learn. The ordinary park-ideal is that of a place to loaf; the green sward passively receives all who come. But these parks are formative, educative; their function, chiefly through outdoor and indoor gymnasiums and the bathing facilities, is to assist in making efficient American citizens, physically, morally, mentally and nationally.

Moreover, they are supported by the State. When a visiting Englishman was informed of this fact, he expressed great indignation.

"What an outrage on the taxpayer," said he; "these parks, if supported at all, should be by private beneficence."

This afterthought of his is akin to the mistaken forethought of one of the richest men in America when the scheme was discussed in his hearing.

"A miserable blunder if you carry it out," said he; "such parks will be a hotbed of Socialism and a ruin to the State."

But the parks are tending to make contented citizens, and are rewarding the beneficence of the State. The State used to be contented with a *laisser-faire* idea; it would, with a clear conscience, tax, arrest, judge, hang and bury the citizen, and feel that it had done its whole duty. If any one suggested that it was responsible for causes as well as results, it sent up a cry of "paternalism." But now it is recognizing that it is much cheaper to prevent crime than to punish it, and that its responsibilities wisely extend to providing for the welfare of the citizen; to giving every child a chance at fullness of life, real liberty, and the pursuit of wholesome happiness.

The twelve parks are made on the same general plan, but with sufficient variation to avoid monotony. Green swards, fully equipped outdoor gymnasiums for men and for women, playgrounds for children under ten—these catch the eye first. The visitor will linger about the long, semi-circular stone bench overlooking the shallow sand-bin and the wading-pool. There women sit and sew and gossip while their babies play at their feet

"I'm glad we found the parks alretty," said old bent Mrs. Cohen. "We thought it was all foolishness at first, me and my daughter Sadie. My, it was hot in our little kitchen, and the two twins under our feet and the heat gives them a rash. We had to fight and scrap half the day. Now we sit here and mend up the clothes, and once I peel the potatoes and the man just said don't drop too much peelings, and we don't fight yet, me and Sadie."

The most robust sight lies behind the gray, green-roofed field-house—the swimming pool, 60 by 100 feet long, and from 2½ to 8½ feet deep. It is very picturesque when full of splashing, happy people: dark French heads, flaxen Scandinavian heads, curly negro polls, stolid Bohemian faces, shining side by side, air and water and fun together smoothing away any frowns of care. Three white-clad "life-savers" stand on the brink in case of accident, and they are frequently addressed by a number of men and boys waiting on the seats near the dressing-rooms:

"Say, Mister, ain't the hour most up? How long before it'll be our turn?"

Every hour a whistle is blown, and swimmers and waiters alike rush for the dressing-rooms. Those who are to go in take a shower-bath, using plenty of soap, before they don the fumigated bathing-suits washed in the laundry belonging to the park. From ten to ten, except for two hours at mealtime, the swimming continues, men using the pool five days a week, women two days. After a thousand persons have used it the water is changed. The attendants seem to consider that the swimming-pool and shower-baths alone have been of incalculable benefit.

A Novel Shower-Bath

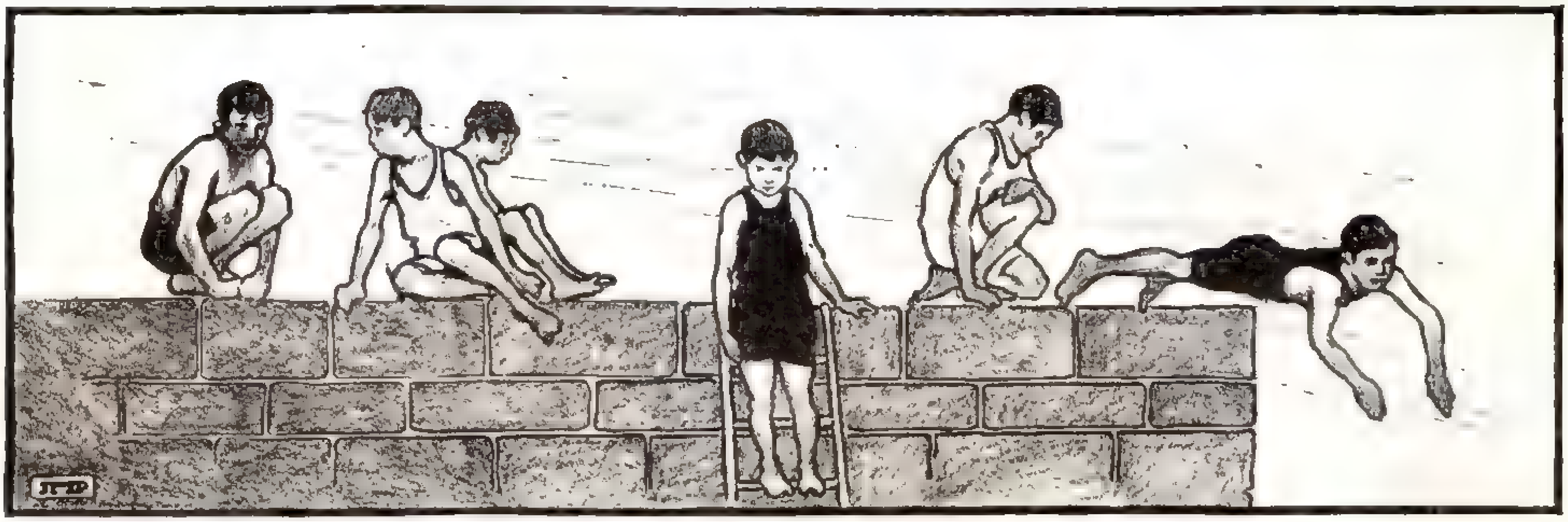
"AND yet, it wasn't so easy to get them started," said a woman attendant; "and now we can hardly chase them out of the water. Seventeen hundred men were in this pool last Saturday, and eight hundred women took showers. The poor things were that ignorant at first; most of them had never taken a bath in their lives, and a shower was a strange invention to them. One lady came, and I showed her how to use the shower and sent her in. In a minute I heard the worst hollering and hammering on the door. I ran in thinking she was killed, and there she stood with her clothes all sopping wet, and as mad at me!"

Asked whether the older women and men came as much to the shower-baths as the younger, she replied:

"Well, not so much; it's the young ones first, but they gradually bring the older ones. Of course, many of the

What One City Has Done for Its Citizens

—BY MAUDE L. RADFORD



women work so hard at home that they've hardly the time to come, but they're beginning to make it. Last year I had an old Irish lady of 102 brought in by her great-granddaughter. She said she'd never had a bath since her mother washed her. Well, when she came out, the poor old thing says: 'Oh, to think of the blessing I've been missing all these years. I hope God will put my days a little longer.'"

In winter the baseball field is turned into a skating rink, stoves are put in the shelter-house, and a toboggan is built. Then stand out the attractions of the field-house, with its gymnasiums, its assembly hall where stereopticon lectures are given almost weekly, its club-rooms, its reading-room which is in some cases a sub-station of the public library, its shower-baths, and its refectory where good simple food is sold at cost, including milk for the babies at two cents a bottle. From November to May classes are held in the gymnasiums in the afternoon and evening for both sexes under a man and a woman instructor. All the usual gymnastic work is taught. No offensive language or rudeness is tolerated, and an unruly boy or girl is generally glad to come back meekly after a suspension.

Athletes in the Making

"SOME of them were frightful hoodlums at first," said an instructor, "and there was a good deal of scratching among the girls and pounding among the boys, especially in longball and basket-ball. Besides, there was race-prejudice. Each nationality had something against any other, and most of them combined against the Jews and Italians. But when we heard such remarks as 'You old Polack,' 'You low Irish,' we pointed out to the speakers that they were all Americans; that's why they were allowed to use the park. Now we have no trouble. On one of the four basket-ball teams of this gymnasium we have five nationalities. 'You've got to behave decent in there,' they say, 'or they won't do nothin' for you.'"

"Drop out?" he said, in answer to a question; "they don't drop out. Some of them come as often as five nights a week. You couldn't discourage them if you wanted to. I had a Polish boy who presented himself; the son of a saloonkeeper on Whisky Row. You should have heard the boys laugh, for he was so fat with beer-drinking that he could scarcely walk, much less really do any gymnasium work. But he hardly needed our encouragement to stimulate him; he gave up the beer and set to work, and now he is one of the best members of the track team. Then there is Johnnassen. If you wait long enough he'll come in and offer to show you a bankbook which has twenty-five dollars to his credit. 'That used to go to the poolroom,' he likes to say, 'before I got struck on pole-vaulting and putting the shot.'

"Take good care of our property? Oh, yes; they feel that it is theirs. They felt that in the beginning—only they thought it was theirs to destroy. You should have seen the broken tiling. When a little boy saw a nice bright faucet he thought it was just the thing to carry home or to sell to the junk-shop. They'd tear up the flowers and bushes, too. But at heart they're a good lot. As soon as they realized that the things were theirs to take care of, their attitude changed. There isn't a boy now that wouldn't fight, tooth and nail, to protect our parks—yes, and the property of the city, too. I tell you, I didn't know myself all that education could mean till I saw what these parks were doing for the people."

But it is not the bathing and gymnastics alone that do the great formative work for the people. The educational ideal of the commissioners and the personality of the instructors and attendants are strong operative forces. The educational ideal is much like that of the English public schools; not an attempt to produce special mental or physical results that spell obvious achievement; but an effort to develop a spirit which will result in coöperation, consideration for others, self-control and fairness.

"On the athletic field," reads one paragraph of the directions to instructors, "and in the practice of games in the gymnasium, the instructor should praise every tendency of a boy or girl to sacrifice himself or herself for the good of the team. Show them that this is the only way to succeed—by unity of action. If you can develop this spirit you have laid the foundation of coöperation, politeness and good morals. You have taught the fundamental lesson of thoughtfulness for others. Regard for the rights of and respect for others will follow as you enforce the rules of your games and insist on fair play. Play frequently, and set the pace for vigorous action, skill, courage, regard for rules and a sportsmanlike temper in accepting defeat or victory. There is, perhaps, no other way in which a more powerful influence may be extended. Keep in mind, then, that we are public servants, employed to serve the public as experts in all that our profession implies, and that we are engaged in a work which, if properly conducted, is perhaps better calculated to raise the standard of good citizenship than any other single agency in the hands of public servants."

A Teacher Who Visits Her Pupils' Homes

OF COURSE the teachers differ in ability and in conscientiousness. The best of them feel that the time spent in the gymnasium is only the half of their work. The woman teacher at Ogden Park, for example, visits the homes of her students. She teaches the girls how to dress, corrects their manners, meets their "young men," organizes theatre-parties for them, discusses with them the books they read, and is often called on if some one falls sick in a family. Those parks where the employees are anxious to do more than the work they are paid for are the ones that show the best results in human values.

The attendants, too, take their part in correcting the manners and morals of the people.

"Why don't you say 'I beg your pardon' when you push your sister?" an attendant was heard to ask a little girl.

"What's 'I beg your pardon'?" inquired the child.

She was told, and promptly made the apology. When she was handed her towel, a waiting look on the attendant's face warned her that another polite remark was expected. She hesitated a moment, and then said, "I like you."

The smoothly-running system of organization is in itself an indirect education. Each park has a manager who has charge of the life-savers, bath attendants, janitors and reading-room attendant; a man and a woman instructor under the supervision of Mr. E. B. DeGroot, who is responsible for the splendid system of the department of gymnastics and athletics; a foreman who has control of the grounds, with one or two laborers under him; an under-gardener who reports to the head-gardener of the whole park system; the cook and waiter who are subordinate to a general commissary agent; a policeman who is subordinate to four visiting sergeants, a lieutenant and a captain. All these employees are responsible to Mr. J. Frank Foster, who has been general superintendent since the beginning of the new expansion.

Fighting Evil with Good

QUITE as important as the educational is the social side of the general scheme. The assembly hall of each field-house and the club-rooms are free for any purpose except political and religious meetings. Any one who has studied the congested districts of great cities knows that one reason for downfall and crime is that the young men and women have no place for proper amusements. Most girls have no parlor in which to entertain callers, or, if they have, it is likely to be occupied by father and mother and younger brothers and sisters. The alternative is the vicious five-cent theatre or the saloon dance-hall—those poisoners of young life. The social settlements have seen the crying need of responding healthfully to the normal overmastering desire of the young for pleasure. But through the assembly hall of the Chicago neighborhood houses the State has, for the first time, recognized this need. Any responsible club in a community may use the hall for a dance or sociable. There is scarcely an evening when every hall is not occupied.

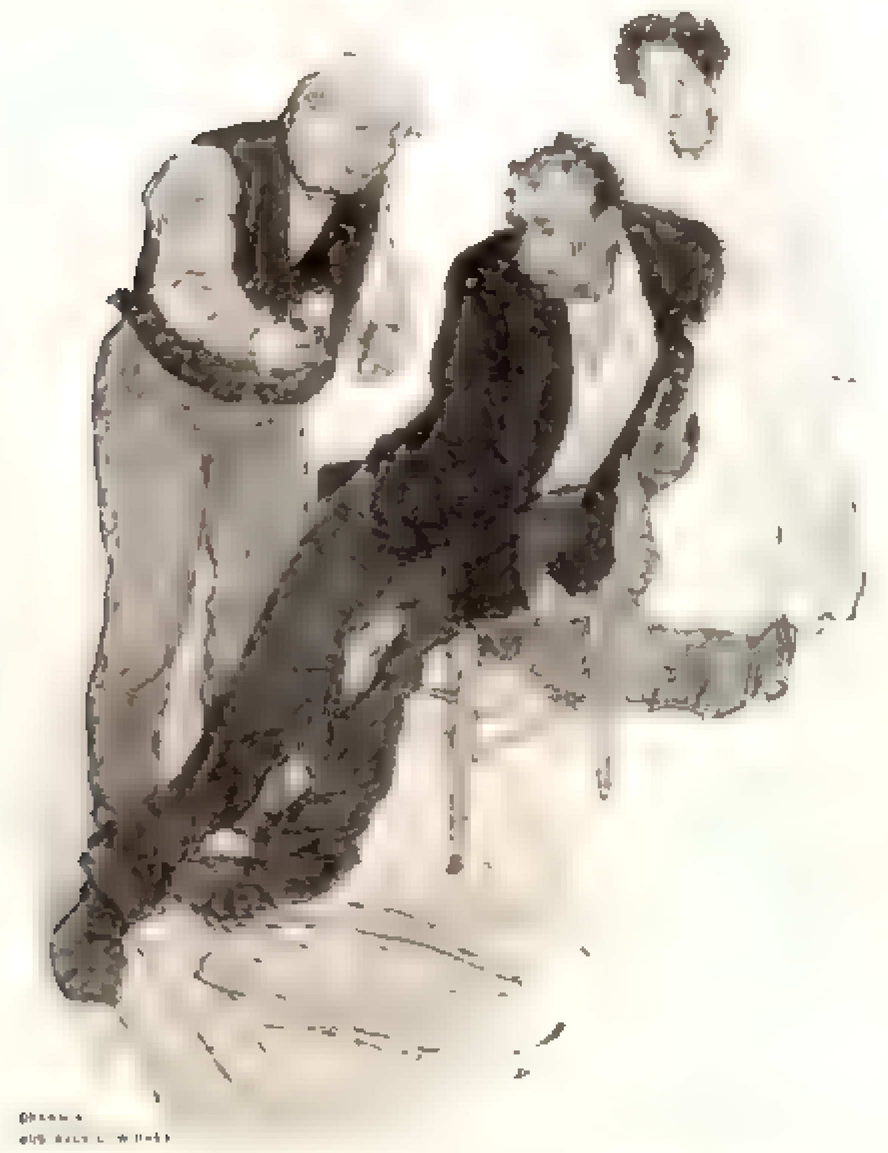
"It's like this," said Maggie Clancy, who has developed a power of thinking since she first attended the Settlement classes: "The fellows used to rent a hall over a saloon say twice a year. Then they run the bar for their own profit, and

(Concluded on Page 25)

Blessed Be the Peacemakers

The Quest for Quiet on the Part of the Human Concertina

BY HENRY WALLACE PHILLIPS



"'By-and-By I Come To'"

THE peaceful season has come around again," said Mr. Scraggs. "It does that every year. It is a good thing to have a certain date to be peaceful on; you prepare for it, put all troublesome things away, and wind up, as I usually do, with four friends trying to hold me down, because I feel so light in the head.

"Peace is one of the finest things on earth, but the makin' of it will never be confined to one of these here monopolies. Listen! What better could a man do than go into a home being tore wide open by the dissensions and discussions of one husband and one wife, using such domestic articles as flat-irons, coal-scuttles, brooms and the like of that, upon each other, and extract from the dust one large, smooth, round, white hunk of peace? It is nice to think of.

"I remember Long John. He was a feller built on the concertina plan. When he sat down in a chair he didn't look like a man more'n seven feet high, but when he got up, and up, and more up, he was that kind of build that made little Bill holler, the first time he saw the ack, 'How much more of you is there down cellar?' And Bill said to me on the quiet: 'Old Gabe will have to play an oncore if he expects John to get up before the resurrection is all over.'

"But John had a disposition that couldn't be beat. He was for peace all the time. Bits of men that wouldn't more'n come up to his waist used to talk to him as rough as they liked and John wouldn't give them one word back. He simply hit them a slam, and then there was peace, you bet your life.

"But it was done out of pure good natur. 'They got no business to talk like that to nobody,' says John, 'and I can correc' them without it looking anything like a fight. Ain't you noticed that that stops 'em from being sassy?' It sure did, but I lived in fear and tremblin' that some feller would be an inch nearer than John cal'lated and would remain quiet for several million years. That would have broke his heart.

"Well, John put in a solid eight months without ever pinting a foot toward town. Then he collected and went off for a little quiet trip on his own hook. He said that nobody could ask for better people than we were, yet we was kind of rough in our ways, and he wanted to see domestic felicity, and the soothing inflooence of Woman. That there was a strain in his ideas that made him need kind and gentle treatment oncet in so often.

"It ain't, perhaps, necessary for me to say that I have been exposed to the inflooence of seventy or eighty Mrs. Scraggs for enough number of years to heave a sigh on what was comin' to John; but I never guessed how complete his whole idea of the way this universe runs would be ruin.

"Off goes Johnny Boy, dressed up in his best black suit, that looked as if it had been made for a statue of a life-sized giant. The sleeves hung down to the middle of his fingers, the pants rolled up six inches at the bottom, and, as he was a ga'nt critter, there was enough stuff in them clothes to make it look as if he could turn right around inside them without attracting attention.

"And he come back.

"This is what happened. He come into the bull-pen slower than usual. He sat down on the bunk, with his face completely surrounded by hands, and he never opened his yorp till long after we'd et our supper. Then he took me by the arm, and says, 'Scraggsy, you been my friend for a long time. Come out till I tell you something.'

"I went out and he smoked his cigareet for another half-hour until I had to say: 'If you have got anything real to tell me, John, why don't you do it to-night, while we're sitting out here so comfortable in the frost?'

"Says he: 'I got up there all right. It was a nice town. There was wimming. There was peace. There was sidewalks, and fellers wearing strange hats. Everything was there, and I think,' he says, 'I was more scared of the things I didn't know whether they could happen or not than I was of the things I knew could happen.

"'My soul had all the fuz roped off of it. I was positive I would never more take two wraps around a cayuse with them legs of mine, and chase a skitty steer some more. "No," says I, "Cow-punching is a lost art." A feller gets all broke up and tackled with rheumatism before he's—he's—well, I ain't sixty yet, by a durn sight. Anyhow, a feller gets broke up any time, and I think of those lovely homes and nice beds, and it seemed great.

"'The gent behind the counter of the hotel shoved a book and a pen at me. I looked at 'em, wonderin' if it was an autograft album. The little gals uster have 'em when I was young, and you put your John Hancock down and then something about the rose is red and the violets blue—I forget the rest.

"'I felt queer. It didn't seem like a man of my size oughter be writing sich sentiments in a large book with lots of people looking on.

"'Howsumever, I done it, and the clerk says to me, "You come from the playful districts, just outlying the land of fun, don't you?" and he added that too much gayety weren't a good thing.

"'He came to about ten words about it, when I took the flat of my hand and patted him on the back of his head. His nose bled all over the book, and everybody seemed to think there was a kick comin'.

"'At last they showed me where I was wrong, and instead of fussing around that pesky hotel, I spent the night in the calaboose. It was one of the pleasantest little jails I ever inhabited—airy, kind of roomy, when I lay on the floor with my head in one corner and my feet in the other—but, toward morning, I got restless and horrible hungry. I hadn't et the night before, forgetting my supper in the fuss they made about that autograft album, so I shoved my bird-cage door off its hinges and started for grub.

"'I come upon the jailer eating a midnight meal—pie, cake, eggs—everything. He looked at me and reached for his gun. I took hold of him and reached for his lunch. I et that lunch and gave him one iron dollar, handed him the door, and said, "You keep this, so you don't work any racket on me stealing your property; or, if you like, I will walk around town with it and you can swear your affidavit that I am still behind the jail door—if you only stand in front of me and look."

"'He was a nervous kind of critter that wasn't fit to take care of a bunch of sheep, let alone running a jail. Couldn't get anything out of him. He was excited, so I spread them bars on the door apart, stuck his head in, let them snap back on his neck and sung him, Come, Birdie, Come, and Stay with Me!

"'He certainly was a comic-looking jailer, sitting back there with his head peeking through the door. The other fellers in there laughed to beat anything, and wanted me to cut 'em loose, but I couldn't do that—havin' come to the town for peace and quiet.

"'Howsumever, I recovered the goods they took from me, and fed the boys a little out of the thimbleful of high jumps I carried in my behind pocket, until everybody was singing, dancing jigs, and so happy that it did sure look like a little bird-cage filled with the merriest chirpers that ever teetered on a limb.

"'Come daybreak, I says good-by to the crowd and started out to see the city. I turned into the business district, but the stores wasn't open yet, so I naturally meandered anywheres my fancy led me.

"'Some of them nice houses were sending up a curl of smoke for early breakfast, and some of them was tight shut, where the fellers that led easy lives weren't up yet, but was sleeping peaceful in security, and I felt over-lonesome. Seemed like I hadn't got what was coming to me, that I couldn't have a little shack with red roses on it, and some nice, kind woman—that would think a durn sight more of me than I was wuth—to keep my feet out of the drafts for the rest of my days.

"'It was a purty sunrise. It ketched holt of the trees, it scattered red on the window-panes. The chickens was crowin' and cacklin' around. The dogs come out and give me a wet wallop on the back of my hand, or chased after me till I had to send them home. And the cats was sitting up on top of the fence-posts waiting for a friendly scratch on the back, and I did feel my life was wasted.

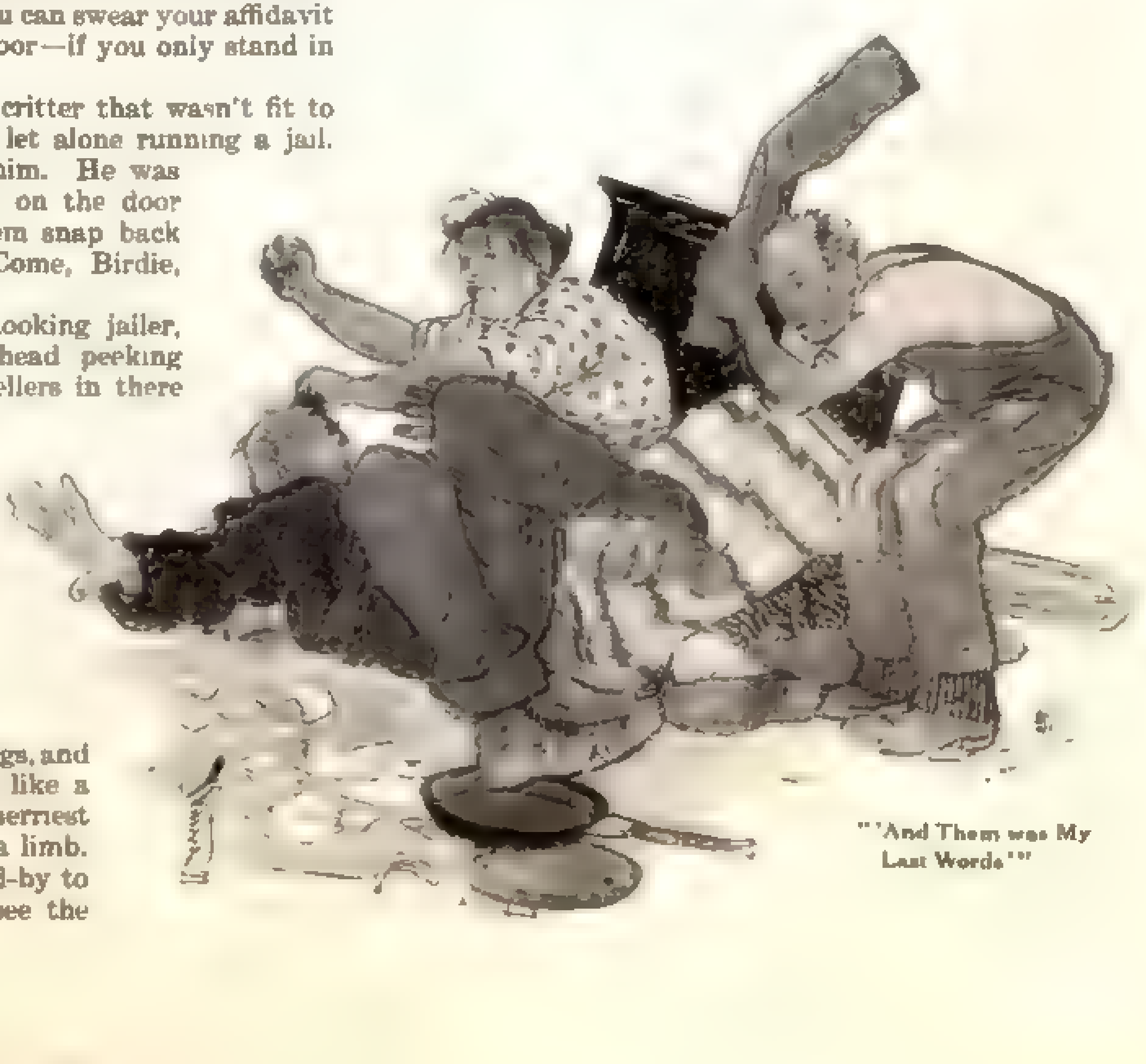
"'So I hiked out of that to a hill I see in the distance to think things over, and they was more'n plenty. Shaking my head to myself and thinking of what I had lost, I happened to look at my watch and found out I had near lost my lunch, for one thing; so I did the turn back to town at a good, easy lope.

"'Them young ladies that waited on the table took care of me in good shape. They called me "Grandpaw," but it weren't in no way sassy, and I give 'em a five-dollar gold-piece to get some of the green, blue, red and yeller flyabout things that gals like; and the men they was nice and polite to me, too, till, by and by, here comes a committee of five to wait on me, and explain I should oughter go back to jail.

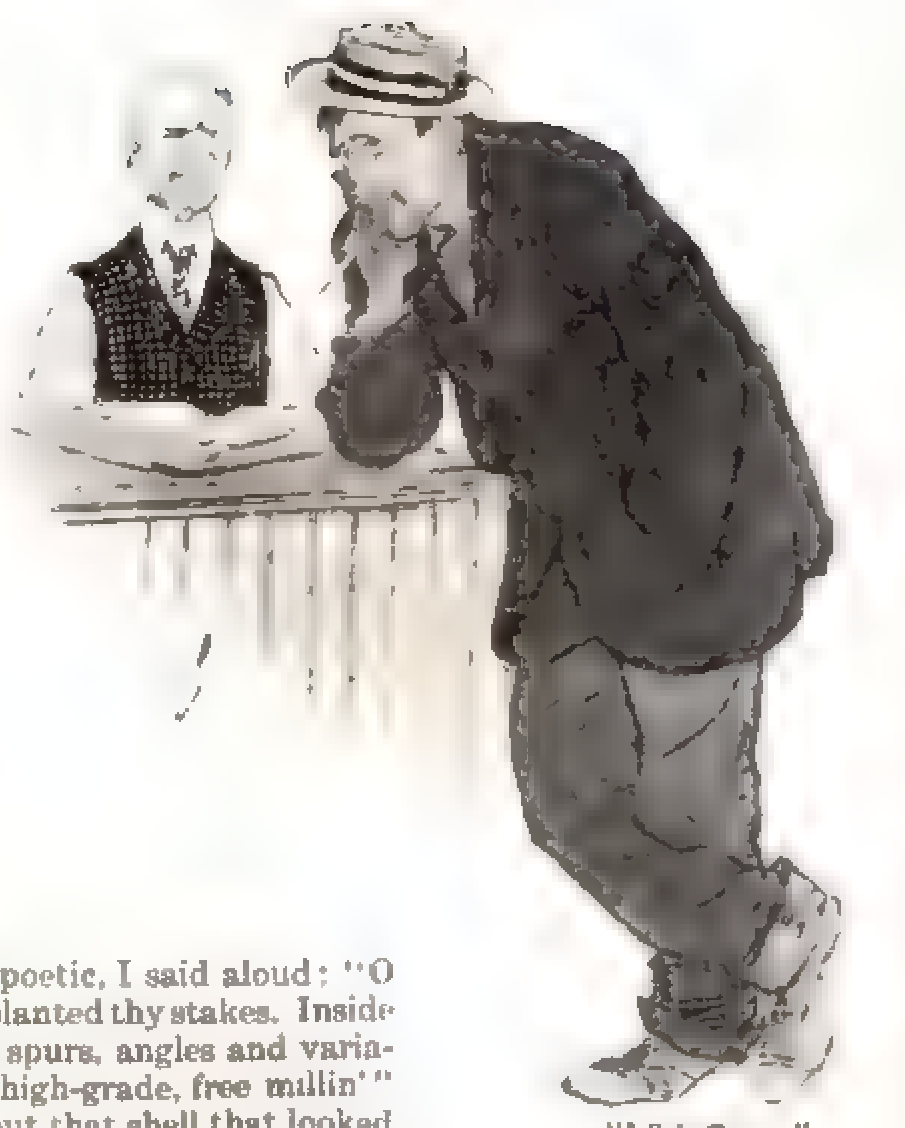
"'Again it looked as if I should have to subdue some trouble, but only a minute. I showed them that the finish of their jail was ineveetible, if they kept sticking a man in who was bound and determined to carry off a hunk of their jail every time he wanted to come out again; and, more'n that, would feel it his bounden duty to shoot, and would shoot, and, as a matter of fact, *did* shoot a hole through the hat of the most pushin' of the crowd; and I simply says: "Instead of all this fuss and fiddle about nothing except them sentiments I wrote in your hotel-book, which seem to displease you, let us have a little treat."

"'It is no use talking, there is plenty of good in everybody. We had that little treat, and they found out who I was, and, by-and-by, one feller says: "We have got you noosed as an inhabitant of this here town. Don't you try to break away, but remember you have got your picket-pin in your own hands. Turn yourself loose, and please us all the more." So that day was right pleasant and cheerful.

"'The town paper come out with a notice that the eminent citizen, "Long John," alias "Texas Brown," alias "Whipsaw Brown," alias "Johnny-on-the-seven-spot Brown," had been overtaken by the town of Abraham



"'And Them was My Last Words'"



"I Felt Queer"

Lincoln, and that for the present the map of said town contained him as its most important business centre.

"'The shops all shut up, and that town and me had a fly through space together that the citizens won't forget for several weeks. But when I woke next morning, I says to myself: "This looks like the same old thing, whilst I came here hunting for peaceful domestic joys."

"'So I got up in the cool of the morning with scarcely a pain in my head, and sails out to more retiring districts.

"'I saw before me the nicest little house you ever did see. There was all kinds of posies in front of it; its fence was as shiny as a set of false teeth; the grass was cut short and tidy. It weren't painted too many colors. In fact, it was just right, and feelin' poetic, I said aloud: "O happiness, here's where thou hast planted thy stakes. Inside this small claim, with all its tips, spurs, angles and variations, there sure runs a pasture of high-grade, free millin'" — but I got no further, for from out that shell that looked so good to me there come a yell like as if a mounting-lion had switched his tail into a wolf-trap. A sound of breaking furniture come to my ears. Also, something as if a man was cussin' from the very inside of his heart outward, and I gathered that a lady was either being beat by her husband, or else was beating her husband. Of course, in the former case, I was bound to interfere, not knowin' the rules of married life.

"'I waved my right foot in the air and slipped the door off its hinges, and there appeared before me sich a scene as I never would suppose could appear before anybody in a house with posies in front of it, and vines crawling over it, and sich nice, clean winders.

"'The lady, who was a stout-built female, something under six feet, had a little dark-complected man under the crook of her arm, and whilst she spanked him with the stove-lid she hollered "Help!" and "Murder!" That poor little — I mean to say, that scoundrel — had kicked over most of the truck that was movable; the cat and dog was gobblin' what would have been breakfast if this unhappy dispute hadn't come about, and they was growling and snapping and spitting, too.

"'There weren't no peace about it.

"'Just as my eyes got used to this, the little man made a violent effort, caught the lady by one foot, and pushed. She lost her balance and fell agin the crockery-box. That lost its balance and fell on both of them. All I could see was two pair of feet. Nothing could be more painful than to see a lady covered with crockery and a large closet.

"'I got in front to straighten things up again, and the gentleman bit me in the leg. I called "Peace!" to him, but he didn't care. Then I got the thing half-straightened up — you will notice by this lump under my right ear where the lady took me one with the stove-lid.

"'I kept right on with the good work, and, although it seems onreasonable to the untutored, and yet absolutely necessary under the conditions, I put one foot on the lady and pulled as much as I could of the gent away from her.

"'Something whizzed over my head and took my brand-new Stetson right along with it into the fire that the upset cook-stove had started. My foot slipped on a piece of pertater, and I come down right in the middle of domestic bliss. The lady wrapped one hand in my hair, and hit me with the other fair hand that weighed about eight pounds.

"'"Don't you dast touch my husband!" says she. "You big brute, what do you mean?"

"'"Ma'am," says I, kind of jerky — for the little dark-complected feller had squirmed loose and was basting me with a section of stove-pipe, accusing me of striking his wife — "ma'am," I says, "I don't hardly reckon you are doing the right thing by me. I only wanted to keep you from harm" — and them was my last words.

"'My good intentions had soured on their stomachs. The pair of them done more things with me in one-half minute than a monkey could think of in one-half a month. Most of my scratches and eighty per cent. of the cuts is healed. They spoiled that bed of posies by dragging me over them, and I put the fence a little out of plumb by trying to regain some of the dignity that ought naturally to belong to a man. That is to say, I took hold of the fence and tried to stand up, but me and two of the pickets hit the middle of the road. I carried those pickets with me just because I was dazed.

"'I turned up at the hotel still holdin' 'em, and all the male citizens there assembled expressed their surprise in one voice. Them nice waiter-ladies got rags and things, and patched me up the best they could. The hotel man loaned me two drinks, and it seemed as if somewhere in the back part of me, where the real "Long John Brown" had took to the brush during the scrimmage, there was a stir, and by-and-by I come to.

"'Immejitely I whooped up them steps to my room, packed my grip and come down front again. I ain't braggarty a bit when I say them people was sorry to see me go, and coaxed me to try another whirl.

"'They almost had me, when down the street in the distance here come that fine-built, up-standing female and the little dark-complected man, and I heard the woman holler to a neighbor that they was out to catch an eight-foot-high, bow-legged critter, with hair and whiskers like a billygoat, that had broke into their house without cause or reason, smashed all the crockery, knocked the stove into junk and inflicted upon their persons some injuries they could show, and some they wouldn't.

"'I turned to the crowd at the bar, and says, "That is the piece of beautiful domestic life I tried to help. Are you fellers now goin' to stand for me?" — and them fellers put down their glasses, and walked so fast they got jabbed in the doorway, lightin' out of that.

"'One lad says to me, "You know I'm your friend, but — —"

'"Yes," I says, "I know you are my friend, and you know that nothing could hurt my feelings worse than to see a friend of mine get hurt, so you are putting out where it ain't likely to happen."

"'"Yes," he says, kind of hurried. "That's it. That lady's run for mayor of this town twice without anybody asking her, or saying anything about it. She's elected herself twice, only casting one vote. We keep the City Hall doors locked all the time. I meant to tell you that the town wasn't really run. She is, you might say, a determined character," and, he says, in a greater hurry yet, "Good-by."

"'The barkeeper had took down cellar, so I says "Good-by" to my reflection in the lookin'-glass and skipped out the back way, behind barns and sheds and barrels, so that lady couldn't see me, and hid in an empty coal-bin at the station until it come time for my train, and here I be,' says John. 'Here I be, Scraggsy, old man; and, while I ain't in no way convinced but what domestic felicity is the one thing on earth, yet I wish I hadn't been so biggoty, and had asked you a few facts concerning the female species before I started to put my notions into practice.'

"'Goin' to stay quiet on the ranch now?' I asked him.

"He rolled a cigareet with determination, and he answers, 'Mebbe,' and the only other words I heard from him was when he stepped on a shoe in his bare feet and come down on some place that was sore from the kind attention of his lady friend, and he strangled for three minutes, gritting his teeth so I could hear them squeak in the darkness, and then he says:

"'Blessed be the peacemakers!'"

Uncle Daniel's Joke

IT FREQUENTLY happens that when big corporations or operators want to make a campaign, or desire to influence the movement of a stock, they purposely send for the newspaper men and give out information that they know will cause a change in the market. The newspapers and the newspaper men are not to blame for the results, because the men who give out the information are of importance, and what they say, or believe, or even surmise, is news that seems to be worth printing.

Right here is where the Wall Street rumor comes in. The fake factory of the dizziest yellow journal is a silent industry compared with the rumor works of high finance. In no other activity are there so many baseless rumors. Idle street conversation, passing gossip, detached paragraphs out of public speeches are all translated into "rumors" that spell panic or mean activity in the market. Clever financiers know how to direct these rumors and shove them along, for often the rumor becomes a tip and has a bearing on stock movements.

There are many ingenious ways of putting through a tip, but Wall Street records no cleverer way than that once adopted by Daniel Drew, the master manipulator of Erie stock at the time when that stock was the sport of unscrupulous millionaires.

It appears that Drew was once caught in a corner in Northwestern and got badly squeezed. This was a very unusual experience for him. In the height of his amazing speculative career the crafty old operator was usually on the right side of the market. The squeeze in Northwestern irritated him as well as his bank account. To add to his distress he was openly taunted about it by some of the younger brokers who had helped to squeeze him on Northwestern. The old man planned to get even.

One hot afternoon shortly after the Northwestern corner he entered a prominent up-town club, apparently hunting for somebody. He glanced around the big lounging room where a number of the young brokers were sitting

"Looking for something?" they asked.

"Yes," said the old man quietly.

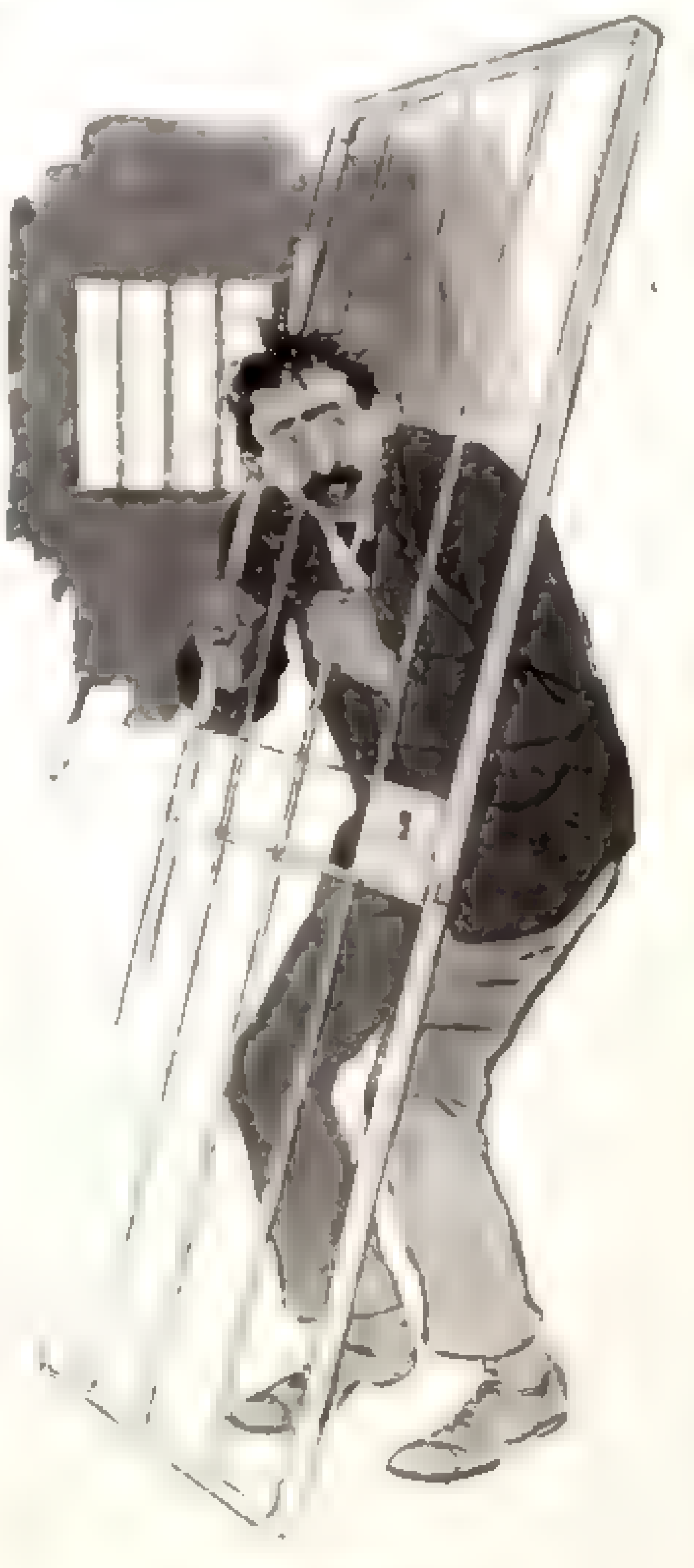
As he stood there he pulled out a big handkerchief and wiped his perspiring face. A piece of paper fluttered from his pocket. The old man turned and departed from the club leaving the paper on the floor.

Hardly had he disappeared than the young brokers made a dash for the paper. Written on the slip, in the financier's own handwriting, they found these words:

"Buy me all the Osh-Kosh stock you can at any price you can get it below par."

The young brokers said to one another, "We'll beat the old man at his own game."

So they formed a pool and, as soon as the market opened the next day, began to buy Osh-Kosh. It quickly rose in price. Altogether they bought thirty thousand shares of the stock. After they had bought it they discovered that they had got it all from one of Drew's new brokers; that the stock had been unloaded on them at a high price. Old Drew had got even.



"Come, Birdie, Come"

Drew was very fertile as a promoter of tips. As is well known he was more interested in Erie than in any other stock. In fact he was called the "Speculative Director" of the road. He was greatly interested, too, in church matters, and got wide credit for his generosity. One day he decided that it was about time to unload a lot of Erie stock. So he went to the deacon of his church who was known to be a great purveyor of gossip.

"Look here, my friend," said Drew, "I don't like to mix religion and business, but I will do you a good turn. If you want to make a lot of money buy Erie stock right away. Don't tell anybody. If you lose anything by this transaction I'll make it good."

Drew, who was a keen student of human nature, knew his man. The next day every member of the congregation on speaking terms with the deacon had got the tip to buy Erie, and they all bought. It was mostly Drew's stock that they got. After the unsuspecting congregation had been properly loaded up with the stock it suddenly went down. The church people got alarmed and sold out cheap, and many of them lost a considerable amount of money.

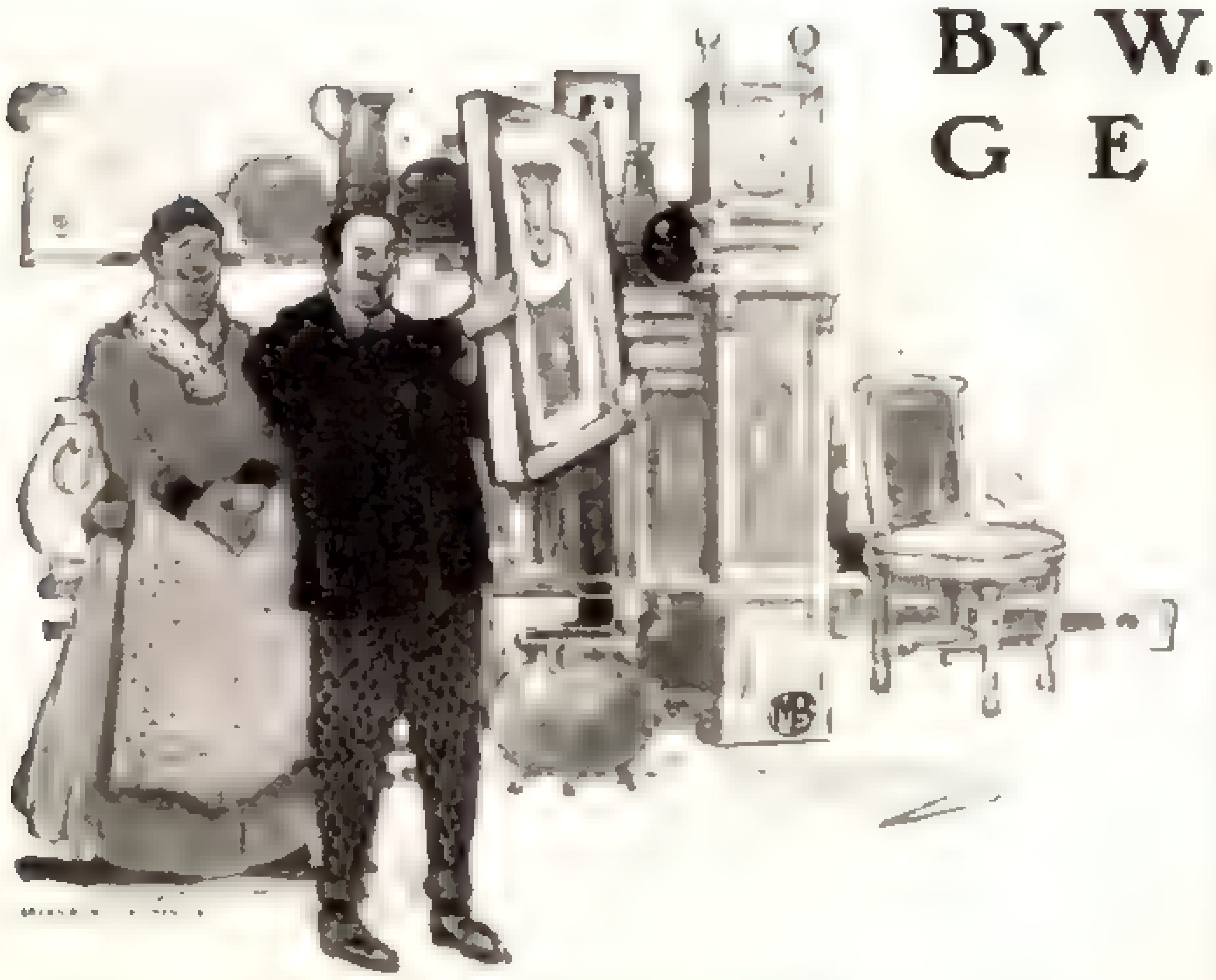
Of course, the old deacon came to Drew to be indemnified, and he got back what he lost. But he was the only one who did, and it was a cheap commission that the wily old financier paid for making a lot of money.

If "Uncle Daniel" were living to-day he would find just as many people ready to play his tips. Methods of creating and distributing them have changed a little, but the public is still on hand ready to be fleeced.

"ANTIQUES" OF TO-DAY

The Game of Bunco as Played on the American Collector

BY W. G. FITZGERALD



HUNDREDS of thousands of our countrymen now go abroad every season, and the ebb tide of this travel leaves in cultivated homes an odd assortment of works of art, bought as genuine, but soon found to be either modern copies or downright forgeries. Let me remark here that if the experts of the British National Gallery and the Paris Louvre can be deceived—as notoriously they have been—there is little security for the amateur; nor will his indignant protests ever recover the heavy sums expended on impudent imitations.

The story of this flourishing traffic is full of interest; full of misplaced ingenuity, too, and an ability, misdirected indeed, yet often bordering on genius. Rich men unhappily find it hard to realize there are things that money will not buy, and that their commissions to dealers put a premium on doubtful practices.

Birmingham "Antiquities" in Old Egypt

IF ONLY the amateur would pay a fair price and no more for a pretty thing, fashioned with rare skill and cunning, and then refrain from naming its supposed "period" and author, all would be well. But no. He is not content with this; hence the scores of shops in Florence and Paris bearing the ominous legend: "Works of Art and Antiques."

The residents in these cities know well how windows and vast storerooms behind are crowded, year in and year out, with every imaginable kind of furniture, bric-à-brac, *articles de vertu,* pictures, sculptures, armor and the like—all professing to date from the finest epochs of Italian and French art and to be the handiwork of masters. These stores do an immense trade with foreign visitors, yet the stock never decreases. However much is sold, there is always a fresh supply to take its place.

Few buyers appear to bring any business sense to bear in these transactions. They forget how perishable all things are. Pictures fade and crack; porcelain breaks. Stuffs become worn and torn or eaten by moths. Marble discolors and chips; ivory splits. Even bronze, most endurable of material, is liable to a "disease" that crumbles it to powder. And lastly, there is liability to fire and accident. Yet here in this store are spread works of art of all ages and kinds! Surely a little reflection would save much money and vexation?

The victim seeking to know more of the industry is astonished to find it older than the Pyramids. Most of the scarabs and other Egyptian souvenirs sold in Cairo and Alexandria are made in Birmingham and in Italy. In fact, an immense trade is done in bogus Egyptian "antiquities," which are first buried and then treated by chemicals to make them look older than the oldest.

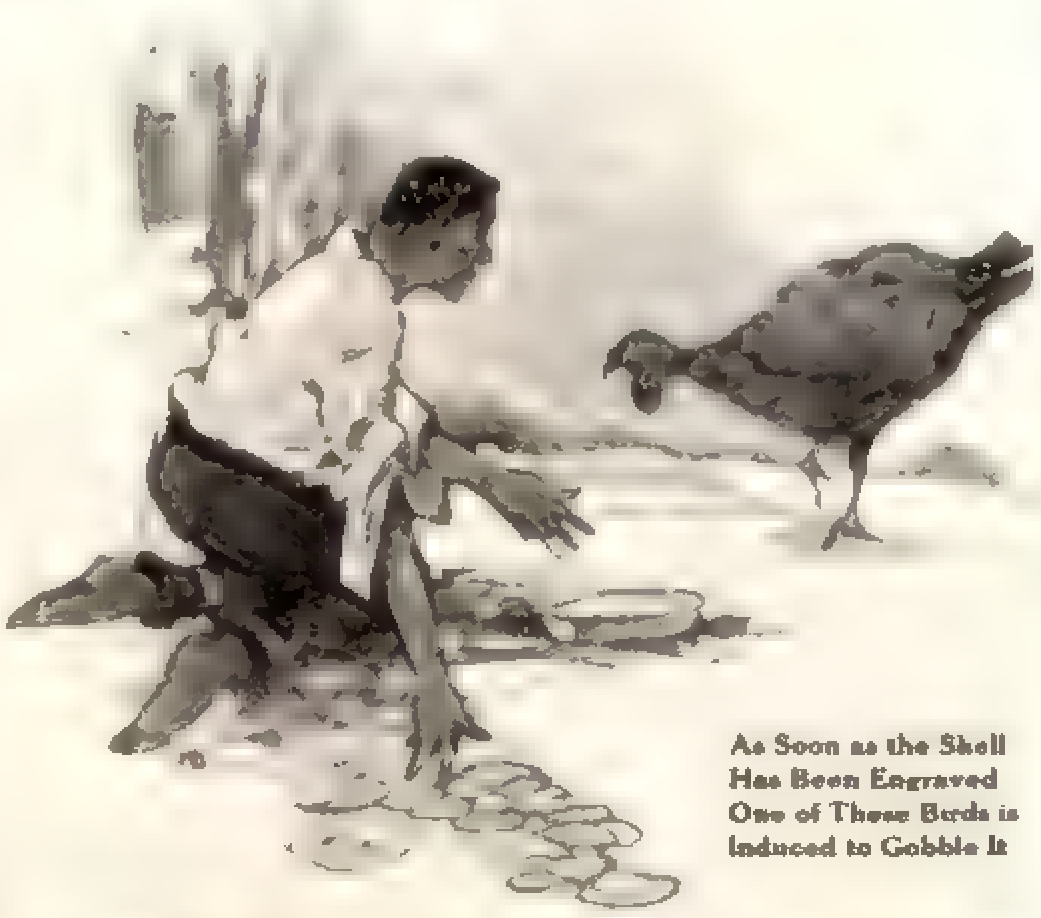
And not the amateur only is taken in. Egyptian "antiques" of this kind are found in nearly all museums, especially those of more recent formation. But all this is not new. Professor Flinders Petrie, when unwrapping mummies that have lain undisturbed for thousand of years, has found scores of false scarabs apparently of Greek make. Such emblems were probably manufactured wholesale for funeral purposes, and soon flooded Egyptian markets for the benefit of the economical.

In comparatively modern times, too, did not divine Michael Angelo resort to unworthy devices? In his day, as in ours, the work of a modern artist was held of small repute. For this reason the youthful Michael Angelo, his feet not yet set upon the path of glory, took his Child Hercules, on the advice of a local dealer, and chipped and buried it, thus turning it into an "antique." Dug up at the right time, the statue was sent to Rome and shown as "a recently excavated treasure." And as such Cardinal Riario bought it.

When the fraud was discovered Cesare Borgia, the Pope's acute son, thought he would do a little dealing on his own account.

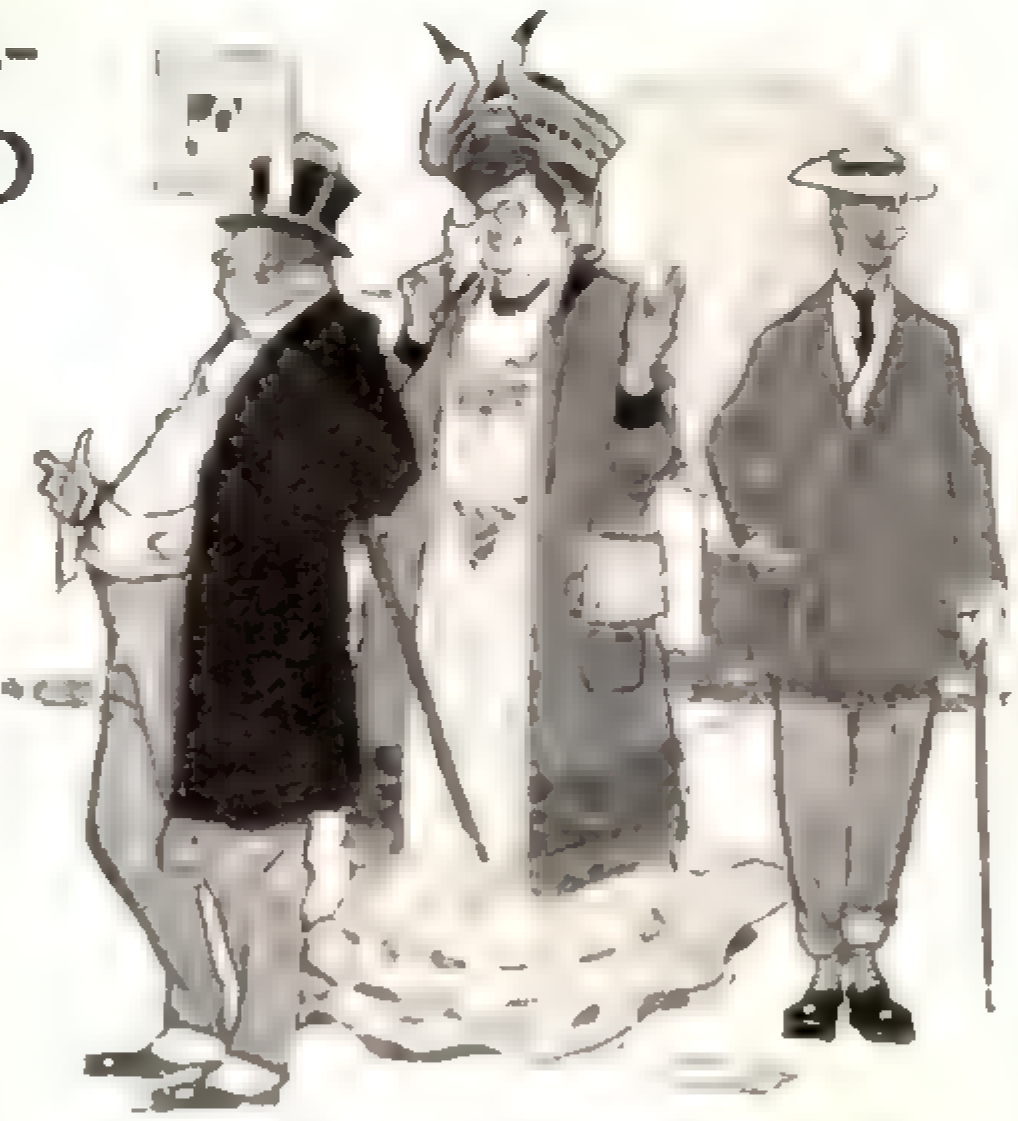
He rebought the statue of the artist, to whom it had been returned, and when Michael Angelo's fame had grown, as Cesare knew it would, he resold the Child Hercules to the Duke of Urbino, and from that prince's collection, after many vicissitudes, it wandered to the Turin Museum, where it is now shown.

There was a craze for antiques in the Renaissance, and the greatest of masters were not above turning a more or less honest penny by curious displays of skill and knowledge which played with and tested the connoisseurship of friends. Thus, when Raphael's portrait of Leo X was lent to Cosimo dei Medici for a few days, he was so charmed with it that he openly ordered Andrea del Sarto to make him a copy. This, when finished, deceived even Giulio Romano into believing it was the original—though he himself had had a hand in painting that original. To this day it is a disputed point whether Cosimo ever returned the original, and whether the picture now in the Naples Museum is not really Andrea's copy.



As Soon as the Shell Has Been Engraved One of These Birds is Induced to Gobble It

It must not be supposed, however, that these marvelously accurate copies are necessarily made with a view to deceive. Thus, one of the ablest forgers of Renaissance pictures, a man whose works adorn European and American galleries under good names, was until recently wholly unaware of the traffic carried on with his work. There lived in this artist a Renaissance soul, and by a kind of atavism his hands turned out pictures after the manner of Lippi, Botticelli, Mantegna and the rest. He sold these for trifling sums to interested amateurs and dealers, little dreaming to what uses they were to be put.



There is Always a Fresh Supply

Wet-Nurses for Canvas Fakes

SO ENTIRELY ingenuous was this dreamer and idealist that he would chat freely of his processes and ask a friend to drop into his studio and see how his "Botticelli" was getting on!

It is said that a "Mantegna" bought of him for twenty dollars hangs in the public gallery of Vicenza, where it was bought, however, at a very much higher figure, since the cracks, must-marks and patina had not then been added.

A favorite method of fraud in Italy is to buy such pictures and, in the trade slang, "place them out with a wet-nurse." This means lodging the work for a time in a remote peasant's cottage. Or it may even hang in the stables, thickly coated with dust and cobwebs. Presently, a strolling antiquarian will "discover" the picture, and come with news of it to a possible victim, who is pledged to secrecy.

The peasant will say he knows little about the painting beyond the fact that he has known it all his life and it has been in the old house for generations. His father told him never to part with it except at such and such a price—a considerable figure. Then comes a little haggling, and the business is concluded. I need hardly say the peasant receives only a few lire as his share of the proceeds. This game lends itself to infinite variants.

Sometimes really old pictures are discovered in Italian homes, but rarely in good condition. Their ignorant owners have a way of rubbing old canvases with onions in order to clean them. This not only removes the varnish, but also the precious patina and certain of the colors, in many cases leaving only the mere gold background—supposing the picture is of that date—and the more deeply incised lines.

Such wrecks are eagerly bought for a mere trifle by the art dealers, who then employ skillful men, not to "restore," but positively to remake the work. Such a hack will often work for a dollar a day, jealously guarded from public view, much as Cosimo guarded Fra Filippo Lippi when he was painting his famous Madonna for the Medici House.

High Florentine authorities insist that this country is full of such pictures whose only true antiquity consists in their design and the composition of the panel on which they are painted. It is certain that pictures of the early Giotto period and Sienna schools, with gold backgrounds and quaint draftsmanship, are openly manufactured, especially at Sienna, where these panels are seen drying before the shop doors.

They are put together like little bits of mosaic on a properly worm-eaten panel, chemically made venerable, and prepared with a white gesso ground, the basis upon which all pictures of that epoch were painted. Frauds of this kind are often composed of a number of really old, but quite ruined, pictures, and the ensemble is a puzzle requiring dexterity, taste and knowledge to construct.

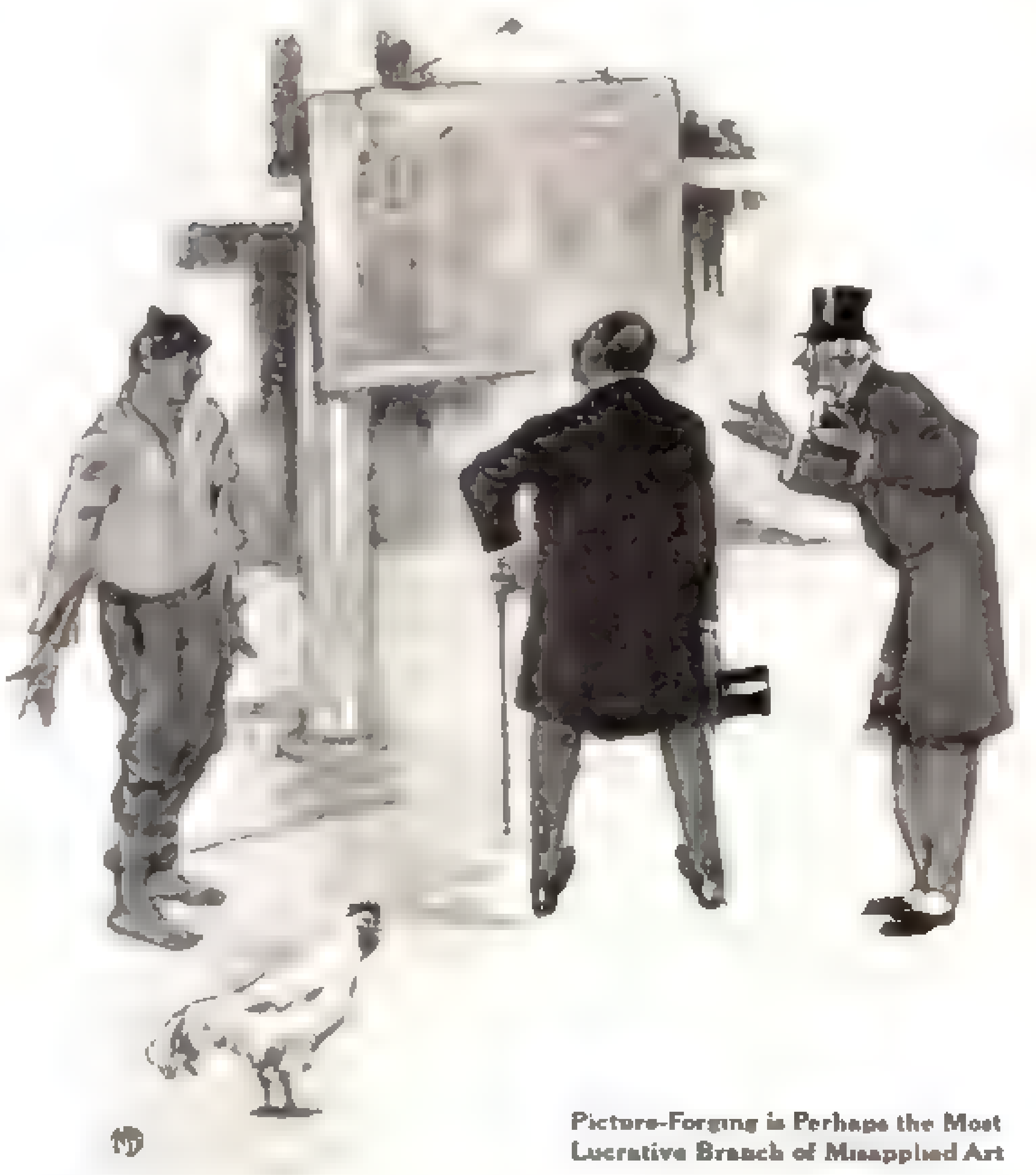
A favorite test once proposed by experts and dealers was to rub the surface with spirits of wine. If the colors could withstand this without running or coming away it was infallible proof that the picture was so old that colors and varnish had become an integral part of the whole. But even this test is now obsolete, owing to a vegetable discovery in Mexico and Brazil.

Some travelers found the natives slicing into strips a certain desert cactus and making a decoction which, mixed with ash, would resist all action of damp. This was found useful for color-washing the huts. Art forgers to whom this was revealed made the discovery their own, with the result that a picture painted with this cactus decoction will withstand even the most insidious reagent.

Nor will the back of a panel or canvas tell a true story. For by means of a special paste a modern copy or pastiche of an old master will be attached to the canvas or panel of some perfectly genuine, but worthless, old painting, bought for a few cents at a public sale. The picture is then baked in an oven to incorporate the glue and form those cracks so dear to the amateur.

If these do not suffice, further testimony of "antiquity" is added by means of a needle. Wood ashes, smoking and licorice juice are also used. The latter produces that warm, golden tint which is the collector's joy, while fly-specks are made with weak gum tinted with China ink or sepia and flicked on the canvas with a brush. Nor are those lines forgotten which in studio slang are known as "Pentimenti"—a coutour begun and then modified or changed. Many a great master's work shows these lines, which are valued as an index to his original intentions and artistic methods.

A favorite device is to place the signature of the artist under a mould spot artificially produced. The dealer then leaves his client to discover the signature for himself after he has taken his purchase home and subjected it to a little of that amateur cleaning so dear to the collector's heart.


Picture-Forging is Perhaps the Most Lucrative Branch of Misapplied Art

Counterfeited Contemporaries

IT IS wrong to class these forgers as Disraeli classed critics—"Men who have failed in their profession." Luca Giordano was a past master in counterfeit, and David Teniers, the younger, turned out Titians by the score. "But," the collector will ask, "if I confine myself to modern paintings, surely I am on safe ground."

Unhappily it is not so. The late Sidney Cooper, R. A., the famous painter of cattle, was so often copied and imitated while still alive that he was at last obliged to charge a regular fee for pronouncing on works alleged to be his. There is in Australia an Alma-Tadema that Sir Lawrence never saw, and a Diaz, bought for a large sum and rejected by the artist himself as wholly spurious, was still prized by the buyer, who angrily declared, "Diaz doesn't know his own work!"

They say in Paris that America is crowded with spurious examples of Corot, Courbet, Troyon, Rousseau and Diaz. It is certain the Prince of Wales was recently advised by experts to buy for presentation to the Dublin Gallery a Corot and a Constable, both of which proved forgeries. The "Corot" was a shameless copy of a Hungarian master painted in 1877 and now in the Gallery of Budapest.

Picture-forging is perhaps the most lucrative branch of misapplied art, but prints and drawings are not to be despised. Indeed, since color prints came into vogue crafty dealers have made fortunes by clever tinting and stippling and the adding of margins. As to engravings, their value is enhanced a hundredfold by filling up the spaces of the letters on a copper plate with Spanish white, and then pulling off copies that are sold as "*avant la lettre.*" Another and even more lucrative trick has taken in the ablest connoisseur. Upon an old plate retouched is engraved a so-called "Remarque," often one that the author never employed. "Here is a unique rarity," cries the dealer, and the buyer falls into the trap.

Sometimes the paper is plunged in a decoction of coffee to produce an appearance of age. This trick, however, is easily detected by moistening a corner, when, if the color be artificial, a white spot will soon show. A knowledge of paper grains and watermarks makes detection somewhat easier; still, prices are so high that the counterfeiter is encouraged to forge even the paper, or even procure blank pages from old account books and diaries, and upon such will be produced forged drawings professedly by the old masters, especially Dutch and Italian. Usually a silver point or red or black chalk design is employed and purports to be a first sketch for some famous picture. It is then mounted and goes forth on its errand of deception.

I will but briefly touch upon counterfeit autographs, for here is a pitfall that has taken in the world's greatest museums. The world-famous British institution was within an ace of purchasing for five million dollars the Shapira forgeries, professed variants of the Old Testament. All the Hebrew experts of the British Museum were taken in, and when exposure came it was shown that Shapira had also previously sold to the German Emperor for a very large sum an alleged collection of Moabite pottery. These articles, once the boast of the Berlin Museum, speedily vanished from the show-cases after the forger's unmasking.

Rare old books are also a serious pitfall. A man like Quaritch, of London, will tell you that when he is called upon to pay, say, $15,000 for an old book he will spend days inspecting the copy. Every page is gone over carefully, for often one page will be missing and a false one inserted. Or a copy alleged to be "unique" will be made up of four or five copies of the same old work, but of different dates, so skillfully arranged as to deceive even the elect.

Even Quaritch himself, however, was once on the point of paying a large sum for a Greek manuscript, when one of his assistants suddenly noticed that an interior page was not worm-eaten, while all the others had been bored right through by one of these little bibliophiles. The forger had overlooked the fact that a worm eats its way from cover to cover.

Illuminated manuscripts are now copied with ease, since the secret of applying both colors and gold has been discovered, at the same time preserving to the parchment all its transparency. Nor have rare bookbindings escaped attention, though it is said it is extremely difficult to imitate French bindings of the seventeenth and eighteenth centuries, because it is so hard to make the new skins take on the tone acquired by the old moroccos, and still more difficult to give the peculiar patina of the gold tooling.

Frauds in Terra-Cottas and Porcelain

TERRA-COTTAS, majolicas and porcelain, whether French, Italian, Chinese or Japanese, would require a volume in which to tell strange stories of their imitations. Of all materials clay lends itself most easily to fraud, as may be seen in the extensive imitations of Tanagra figurines. It is so simple to mould them from originals, and only a pair of compasses reveal the fraud, for copies are always a trifle smaller. Moreover, they are solid instead of hollow, but this is only found out should they get broken.

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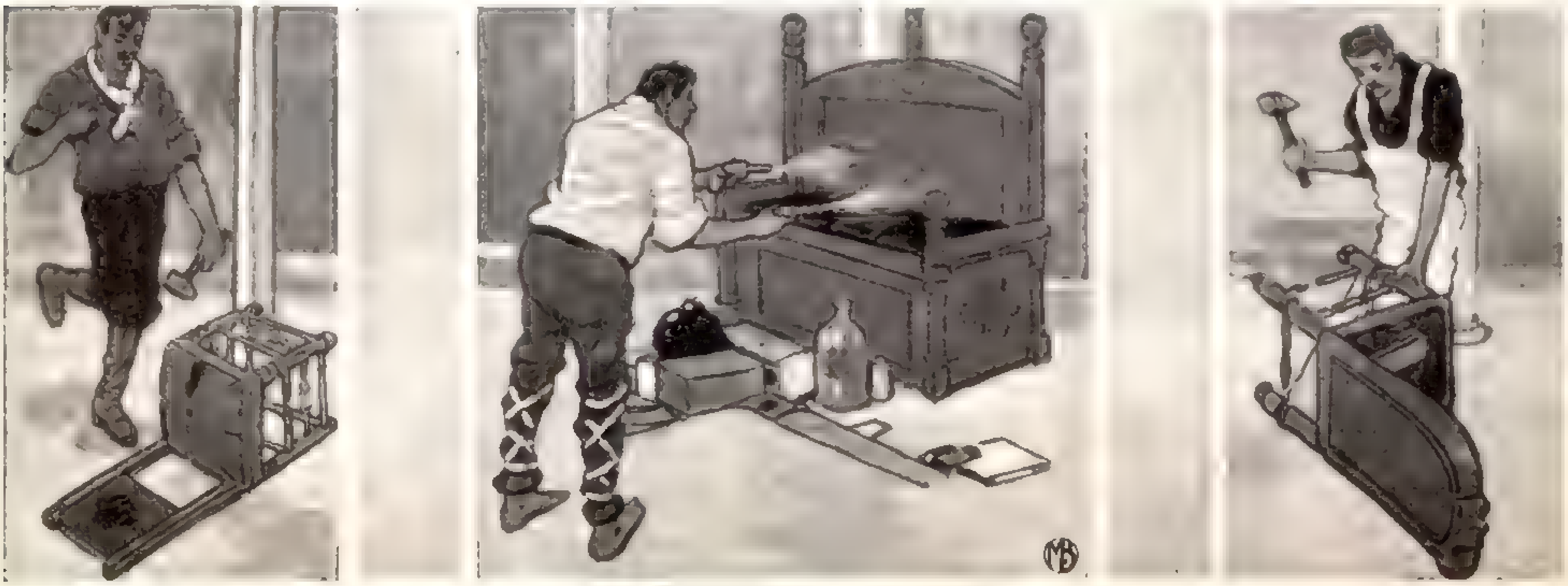

Making the Wormholes, Scratches and Dents of Centuries

THE SATURDAY
EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A.D. 1728
PUBLISHED EVERY SATURDAY BY
THE CURTIS PUBLISHING COMPANY
421 TO 427 ARCH STREET
GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, OCTOBER 5, 1907

The Howl and the Howlers

GLANCING casually over a day's news we learn that investors, not knowing what Roosevelt will do next, fear "that the little of value that is left to them will soon vanish"; that every school should at once have a doctor on its staff to stay, if possible, the frightful inroads of physical deterioration that is blasting our young; that "the women and girls of our nation are rapidly degenerating under the influence of drink and gambling, and, through them, we shall have a sin-cursed and besotted population of physical and moral degenerates."

That credit is somewhat strained at the moment and merchants must pay high rates for money is a sobering fact. One cannot reflect upon the considerable number of ill-nourished and unhealthy children without sadness. Knowing that, in the cities, several thousand well-meaning young women are dropping into a cocktail habit, we mournfully yearn to assure them that they are impairing their digestions and not improving the prospects of their souls. Pondering these and kindred phenomena, we realize that life is a grave and parlous matter.

But we cannot long be melancholy. Savingly, up rises the Howler. He sees no conjectural peril, no merely dubious facts, no incidental vice; nothing but all-enveloping destruction. Ourselves, we can still see the sun shining through this all-encircling gloom, and to our optimistic eye it shines a little brighter every day.

Give the Wizard a Chance

BALTIMORE and Ohio, Illinois Central, St. Paul, Northwestern and New York Central are anywhere from twenty to fifty dollars a share cheaper than they were when Mr. Harriman astutely invested about a hundred millions of Union Pacific's money in them. Amalgamated Copper and St. Paul have suffered a most melancholy slump since Mr. Lawson cordially invited savings-bank depositors to buy them for a rise. But too many people are harping upon these facts, of which the hypercritical take a merely one-sided view. Probably Mr. Harriman and Mr. Lawson were both right—when the important element of time, which the critics overlook, is taken into account.

We believe it can be established from documentary evidence that no bull, or bear either, was ever wrong in his judgment of the stock market. The trouble has been that their money gave out, or they died, before a sufficient lapse of time to establish the soundness of their views. All stock-market predictions must be interpreted in the light of this vitally important factor. Will the market go up? Assuredly it will. Will the market go down? Verily it will go down. As to whether it will go up before it goes down or go down before it goes up, that is a mere ephemeral incident.

Give the wizard a chance. He may not produce the live rabbit out of the empty bonbon box this week, or this year, or even this decade. But he'll surely fetch it, if you wait.

Houses for Ambassadors

SHOULD there be, in every European capital, a palace for the American Ambassador, owned by the Government, larger, nobbier and obviously more expensive than any other country's ambassadorial palace?

That depends upon the point of view. A curious London publication reports, as the result of a careful inquiry, that the average hotel bill this season of the Americans stopping at the better class of establishments was two hundred and fifty dollars, which was more than anybody else's average hotel bill, as a matter of course.

Now, should we, while sojourning in a foreign capital and patriotically blowing in twice as much as the traveling German or Russian, like to find the American Embassy in a second-rate rented house on a back street? We should not. We should certainly wish the cabman to be awed into a proper deference for us personally by the splendor of the establishment which represented our country to his eyes.

We firmly believe in the duty of a rich Government to foster fine architectural taste, and we would cheerfully donate the palatial edifice of the Post-Office Department at Washington, D. C., for a tourists' embassy in any European capital that would agree not to regard it as a *casus belli*.

The Honorable Way

THE agreeable notion that trade follows the flag has been badly shattered. Colonies, however profitable when all trade was monopolized, are now a burden to every country in Europe. So we rather expect that a change in the concept of national honor is coming about.

We get about one-fifth of the Filipinos' quite inconsiderable foreign trade, which we would get anyway; and buy from them eleven million dollars' worth of hemp a year, as we would do whatever flag they had. As a business proposition our colony, so far, has been a dismal failure.

We are indebted to the islands, also, for a record rather singular in our annals, beginning with the "water treatment" episodes and extending to the latest Army scandal. This record suggests that dominion over pagans involves certain moral risks. The Filipinos, in so far as they expressed themselves at all in the recent election, find our rule (of the islands) as little to their profit and liking as we find it to our own.

President McKinley said, "The flag is there; who will haul it down?"—meaning that, having stepped into a bad mess, we must stay in, however little that benefited anybody, for withdrawal would involve national dishonor. The other day Speaker Cannon said, "I would be in favor of getting out of the Philippines to-morrow if there was any honorable way of getting out"—which, we should say, implies a rather wistful leaning toward the hope that there may, after all, be an honorable way out. This difference is simply the effect of seven years' unprofitable experience.

Other nations have the same problem. We suspect it will finally be discovered that to act with common-sense in the matter of the unprofitable policing of savage territory is quite honorable.

A Spool of Thread

THE estimable Textile World Record is in a quandary. It finds that the American consumer pays six cents for a two-hundred-yard spool of thread, while the British consumer pays only three cents for exactly the same spool. Both spools, of course, are made from exactly the same American cotton, and, what makes the case most puzzling, both are made by exactly the same trust.

We must allow for higher wages in this country. The tariff does allow for that, and the framers of the Dingley schedules have never, so far as we are aware, been accused of underestimating the difference between American and foreign wages. The duty on the spool is one cent, and unless we are to adopt the startling hypothesis that the tariff-makers guessed short, we must accept that as amply covering the item of higher wages on this side the sea.

Why, then, the other two cents per spool? Upon what theory does the thread trust, deriving its raw material from the United States, charge its American patrons fifty per cent. more than its British patrons over and above the increased cost of manufacture here due to higher wages?

Well, we recall an English trust which joyfully followed approved American methods—up to the time it began marketing its wares. Then there was a radical departure, in the form of so strenuous a public protest that the trust capitulated.

Possibly the answer to the conundrum which baffles the Textile World Record is that the American public doesn't mind being soaked, while the British public does.

The Massachusetts Idea

SOME good Massachusetts Democrats propose to fight the next Presidential campaign on the issue of the tariff. The proposal has ignited no Western prairies. The little spool of thread suggests a reason why. Coates and the English Sewing Cotton Company, controlling the business in Great Britain, have mills in this country and own the common stock of the American Thread Company, which paid twenty per cent. dividends in the last year for which a report is available, and is said to be doing rather better now.

Suppose the duty were entirely removed? Would the English end of the trust fight the American end? Hardly. Our spool would still be six cents.

Eleven years ago our match trust invaded Great Britain. First result, fierce competition; second result, an Anglo-American combine dominating the trade in both countries. Six years ago our tobacco trust planted a sturdy foot on English soil. First result, trade war; second result, an international trust embracing the United States, the British empire and some incidental territories; third result, twenty-two per cent. dividends on the common stock of the trust.

Of course, the tariff should be revised. But revision will not solve that problem—perhaps the most intricate and perplexing one in economics yet presented to any people—what to do with monopolies that abuse their position. The steel trade, for example, is admirably coördinated in Germany and England. Sharp international competition, we suspect, would soon bring about an international combination.

Civil service reform was once an excellent issue. It is doubtful whether a candidate, making that his platform nowadays, would evoke any wild enthusiasm. Whoever is elected President next year, we opine, will be pledged to tariff revision. Mr. Whitney's idea is admirable so far as it goes, but we have not heard Texas whooping for it.

The Rage for Names

A CHICAGO gentleman, prosperously engaged in a small heating and ventilating trade, felt antiquated and lonesome. So he organized himself into two corporations with imposing titles, issued to himself large amounts of stock, unanimously elected his stenographer secretary and director, bought some new letterheads, and settled down to do business in sociable accordance with modern fashion.

Occasionally, as president and chairman of the board, he held a meeting of himself as stockholders, gravely proposed a loan or an extra dividend, which was voted without opposition. He solemnly made contracts between himself as one corporation and himself as another, and, in idle moments, thoughtfully watered his own stock, which he sold to himself at par in consideration of his own good will.

An unfortunate stringency in the money market intervening, four lawyers and a judge have spent two weeks trying to trace out the complicated relations of corporations A and B with each other and with the stockholder, president and chairman of each and of both. There was never at any stage of the proceedings anything except J. Smith, modestly engaged in the heating and ventilating trade; but whether Smith as chairman is indictable for deceitful practices upon Smith as stockholder is a nice legal question.

Everybody does it nowadays. Why be plain Hiram Jones when, for a small fee, you may be the Universal Development and Construction Corporation? That Consolidated Horn-of-Plenty Gold, Silver and Copper Mining Company, capital, one hundred million dollars, is really only a little Henry Piker in baggy trousers and a celluloid collar, at a hired desk which contains nothing related to actual business except a dun from his landlady. Probably the old-clothes man at the back door is the Great Eastern Sponging, Pressing and General Resuscitating Company when he gets to his shed next the livery stable.

Sovereign States charge all the way from two dollars up for this glorious nomenclature under the great seal.

The North Carolina Case

A STRICTER definition of the powers of the lower courts has long seemed desirable. Perhaps the quarrel between the State of North Carolina and a circuit judge as to what is the legal rate of fare in that State may help to bring it about.

The North Carolina Legislature, by an act duly passed, declared the legal fare to be two and a quarter cents a mile. The circuit judge at once held this law to be unconstitutional and enjoined everybody from trying to enforce it. The judge has power to opine that the law is void, but it is not actually void until the court of last resort says so. What, then, is the status of a law which has been attainted and stigmatized by a judicial opinion that it is dead, but which a review in the upper court may discover to be in full vitality? Would a State officer who guided himself by the opinion that the law was defunct be liable to impeachment for neglect of duty, if it turned out that the law was not defunct?

Only five concurring members of the Supreme Court of the United States can speak with certainty about the Constitution; but the weight of legal opinion seems to be that, while the judge's view that the law is void may prove incorrect, the State officers should obey the injunction which he bases upon that view. No question of respect for or obedience to law is involved, because, the act having been duly passed and the judge having attainted it, nobody can tell what is the law until the Supreme Court speaks, and any possible course of action may, in the issue, prove unlawful. But the idea that the State officers should obey the injunction seems to rest upon a general feeling that they are rather less liable to get into serious trouble that way.

On the whole, we think, it is an important subject that ought to be cleared up. We trust the Supreme Court's decision in this North Carolina case will be sufficiently broad to contribute markedly to that end.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

System vs. The System

THERE is a tradition in the family of "the man who convicted the Standard Oil Company" that his first spoken word—uttered almost from the precincts of the cradle—was "Organize!" Those unfamiliar with the working habits of the young man who gave the "Kerosene Octopus" such a jolt can hardly be expected to accept this legend as historic, but to receive it as authentic would impose no special strain on those who have done politics, tried cases in court or whipped Michigan trout streams with "Ed" Sims. They know that this is the keyword in his vocabulary, and that hit-or-miss action, on the spur of the moment, is as foreign to his nature as the ladylike pastime of drop-stitch embroidery would be to President Roosevelt.

When the young United States District Attorney who "landed the Standard" for the largest fine ever imposed in the history of litigation was a lad in West Bay City, Michigan, his father, an Independent preacher and the head of a prosperous private school, wanted a little more to do in his leisure moments, so he started a daily newspaper by way of recreation. All went merrily until the compositors were organized into a union labor chapel and a strike was ordered because the Reverend Mr. Sims had discharged a member for cause.

While the delegation waited on the pastor-publisher and informed him that, unless the wayward "brother" was immediately reinstated, every compositor would quit and the paper would be tied up, young Sims listened quietly from a secluded corner of the study. After his father had refused to accept their ultimatum and the delegation had departed the boy said:

"If you'll let me organize I'll get out the paper without skipping an issue."

"All right; go ahead, son," was the response.

He took to the task like a hound to the trail. The bookkeeper could stick type, so could another office man, and he was himself passably familiar with the mysteries of the "chase" and the compositor's stick. But the spirit which he infused in his coadjutors was the main thing. He ran the office for three days and his "organization" won the day. The paper appeared on time and the compositors came back and took their old jobs.

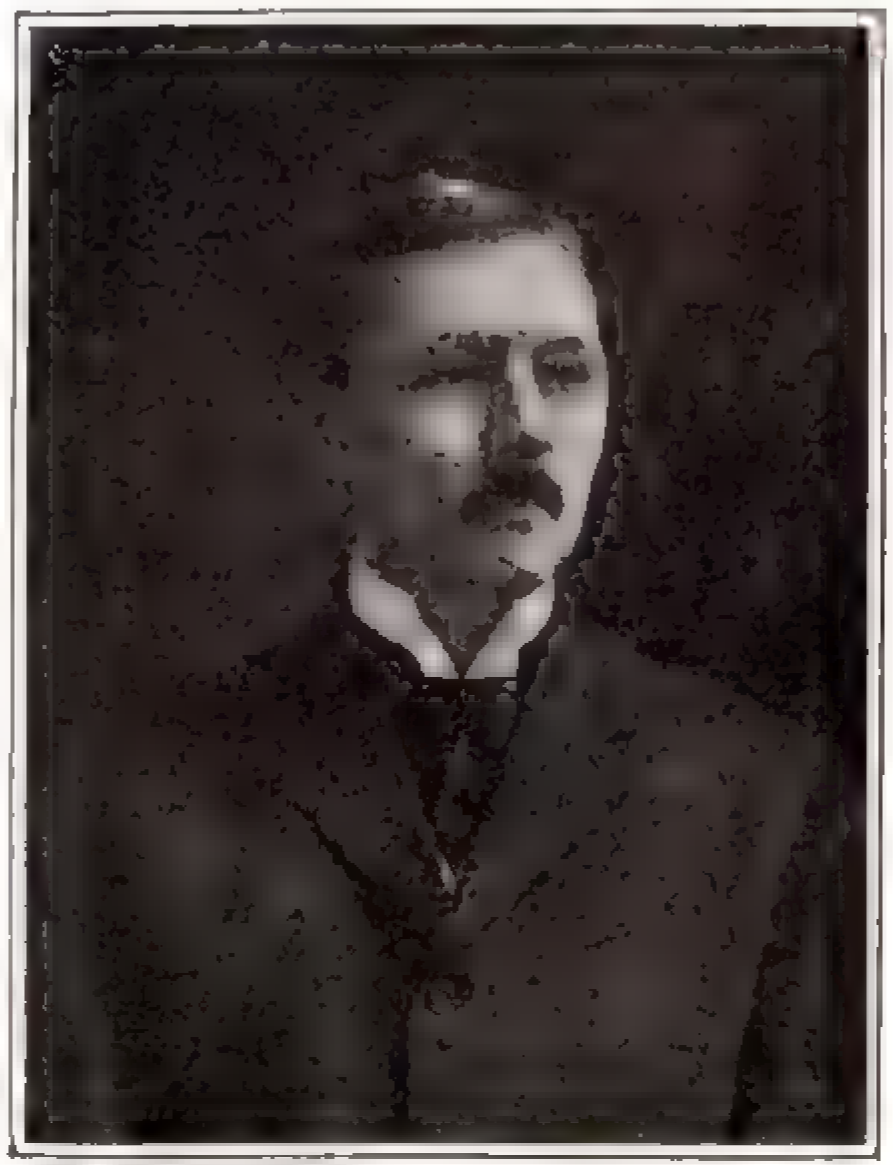
Sims a Politician of the Cortelyou School

WHEN he left the University of Michigan bearing a sheepskin from the law department, Edwin W. Sims was twenty-four years old. That was thirteen years ago. He made up his mind that the big city was the place for a young lawyer who didn't mind working overtime, so he started for Chicago. He didn't know a soul in that city, and his entire financial capital consisted of thirty-seven dollars.

After finding a cheap boarding-place he sat in his hall bedroom and organized a campaign for employment. He made up a list of all the buildings mainly occupied by law firms. Starting with the most desirable ones he took the elevator to the top floor and made a systematic canvass of each office, asking for a position as a clerk. Working from top to bottom he solicited one building after another. It was not until Saturday of the second week that he found an opening. The pay was only five dollars a week, but he snapped up the offer before it could get away from him.

Young Sims hadn't been doing time as a cub clerk in the office of an admiralty lawyer very long before he discovered that he must have recreation of some sort or be consigned to the drydock for repairs. His two pet pastimes, fishing and sailing, being out of reach on his shrinkingly modest salary of five per, he took to politics. He was a Republican, and his natural passion for organization made it inevitable that he should associate himself with the "regulars," otherwise "the Machine."

He didn't make his political start by going on the stump as a heavyweight reformer who dealt in districts and wards and didn't bother about precincts—not Sims! That isn't the Sims method. He belongs to the new school of politicians of which Secretary Cortelyou is the official head—those who meekly sit in the background and make themselves so useful to their superiors that, when there is a vacancy in the high seats at the front, they are called on to come forward and inherit the earth.



Edwin W. Sims, United States Attorney, Chicago, Illinois

Instead of "putting up a front" young Sims started in by letting the party workers of his precinct know that he stood ready to do work—any work, so long as it was decent—and do it cheerfully and unobtrusively. Apparently he played the game because he liked it and not because he had "aspirations." The humblest hustler in the precinct felt himself the political superior of the quiet, good-natured young lawyer who was so ready to take orders and execute them with noiseless precision. There was not a Republican politician in the old Thirty-ninth who had an ambition so petty or so big that he felt called upon to be afraid that "Ed" Sims would ever stand in his way. Suddenly the party sergeants woke up to the fact that the unobtrusive young man from Michigan was the captain of his precinct and could say "thumbs up" or "thumbs down" as effectively as if he traveled on his front and put up what the politicians describe as the Big Roar.

The shrewd and genial "Doc" Jamieson was then the Republican "boss" of Hyde Park. When Sims was introduced to the keen little "Doctor"—who was also born to organization as the sparks fly upward—the Little Boss took a second look and decided that he saw a winner. He first placed a small responsibility on the young lawyer-clerk. The goods were delivered with noiseless dispatch. Then followed greater and still greater responsibilities. Delivery still prompt! "Ed" Sims extended his organization from the precinct to the ward, and very soon found himself the Ward Boss who made deals, delivered delegations and said who should receive the patronage which belonged to the ward. Of course, the big bosses higher up were besieged by "roars" from the old-timers. The only consolation they were able to get was the answer:

' A wink is as good as a nod to Ed Sims. Just let him know what the party needs in his territory and he'll be there with the goods. Don't have to tell him how to get the results. He's an organizer from the ground up, and he's on the square, too. While the rest of you fellows are soldiering and putting on a front he'll get the delegates and get out the vote."

The System's Methods Used Against It

THIS was why "Doc" Jamieson put the working machinery of the great Sans Souci rally—with which the national campaign which elected Roosevelt was opened in Chicago—into Sims' hands. "I'll be satisfied if you get an attendance of 10,000," said the big Little Boss. Night and day the future "Nemesis of the Standard Oil system" gave himself to organizing the rally. The attendance was 125,000—and all records smashed! Those on the inside say that "Doc" Jamieson's insistence that Sims be made County Attorney for Cook was what caused the split between Jamieson and Governor Deneen. The Little Boss stood by the proposition that, cost what it would, Sims, the loyal and the ever-useful lieutenant, should have the place on the ticket which he desired—and he wanted the county attorneyship. Ultimately it cost the Little Boss his control of the organization, but he stood by Sims.

All of this leads to the obvious conclusion that a passion for organization, a capacity for marshaling details into results, and a quiet, almost reticent attitude which is the antithesis of "front" makes a hard combination to beat. The Standard Oil Company has certainly found this to be depressingly true—for these are the weapons with which the young United States District Attorney drove it to its historic defeat. Mr. Lawson and Miss Tarbell have given the public to understand that the Standard, alias The System, is considerably in the game when it comes to organization, to the grasping of details and to gum-shoe work. Perhaps even The System doesn't quite realize how definitely its defeat is due to these very elements, the temperamental qualities in the prosecutor who was called upon to represent the United States Government in the great case.

Just how young Sims scored in that celebrated prosecution cannot be fully understood without going back to his training for the case. After Sims had served two terms as County Attorney for Cook there was a chance for him to become Solicitor for the Department of Commerce and Labor at Washington. The politicians of the "organization" howled at the suggestion. "What's the use of throwing away the ward? Suicide!" they cried. But the Little Boss and other lesser bosses who had formed a personal attachment for him replied:

"It's his chance. He wants to go ahead in the line of the law; he deserves it, and we're not going to stand in his way."

He received the appointment, learned how the Government does things, and how, sometimes, it fails to do them because of red tape, of lack of practical working organization. Then, too, he learned a lot about corporations, the Federal laws affecting them and the ways in which those laws are evaded.

When he was appointed United States District Attorney for the district in which Chicago is located his first step was to find out the work which was "up to" the office and the facilities for doing it. Then he took a trip to Washington and had a session with the chief of the Department of Justice. He pointed to the Standard Oil case and others of great importance and showed that the machinery of the office was inadequate. Consequently the force in the Chicago office was increased—trebled inside of a year from the date when Mr. Sims was installed. After organizing the office he gave himself almost exclusively to the preparation of the Standard Oil case. The charge in the indictment was: first, that during the period covered by the indictment the rate on oil made, published and filed by the Chicago and Alton Railway Company from Whiting to East St. Louis and to St. Louis was 18 and 19½ cents respectively; second, that during the period covered, and while the above rates were in force, the Standard Oil Company shipped 1903 carloads of oil between the points named; third, that the Standard Oil Company had paid at the rate of 6 cents to East St. Louis and 7½ cents to St. Louis per 100 pounds, the result being that the Standard procured the shipment of its property at 12 cents per hundred pounds less than the legal rate.

Organizing the Campaign Against Standard Oil

TO MAKE out its case the Government had to prove: first, that the Alton had made, published and filed a rate of 18 cents and 19½ cents from Whiting to East St. Louis and St. Louis respectively; second, that while this rate was in force the Standard had shipped its carloads of oil from Whiting, in one State, to East St. Louis and St. Louis in another State; and, third, that it had settled with the railroad company at 6 and 7½ cents per hundred pounds.

The trial of the case was equivalent to the trial of 1903 lawsuits combined in one. The Standard's attorneys demanded that the Government must prove the actual transportation of each separate and individual car of oil from one State to another—the interstate commerce! This evidence consisted of about 7000 documents, such as shipping orders, waybills and other records. In order to secure the admission of these documents in evidence the Government had to produce the employees of the Standard and the railway who wrote the documents. Lawyers of experience thought that the introduction of this line of proof would alone consume six months. But Mr. Sims organized this branch of the business in an original way.

Previously to the trial the witnesses were called to the District Attorney's office and required to sort out those documents which they had written. When the trial was reached six or seven of these witnesses would be called and sworn at once; they would sit down in the courtroom and check over the packages of documents, there being sometimes as many as six or seven hundred in a package; as soon as this was done they would take the stand and testify to the effect that they had examined each of the documents in the package produced and that

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each was in his handwriting; the documents would then be offered and admitted in evidence and given a numerical Government number. After all this documentary evidence had been introduced and had been marked as "Government Exhibit 5728," for instance, a force of twenty-five clerks was put to work in the District Attorney's office to sort it out, so that, before the Government's case was closed, the Government's counsel had before them a tabulation which showed positively whether the documentary proof necessary to support *any particular count* had been admitted. For instance, this tabulation would show that as to "count 1901" the shipping order was "Government Exhibit 2405"; that the waybill of the switching road, the Chicago Terminal and Transfer Railway Company, was "Government Exhibit 4002"; that the Chicago and Alton waybill was "Government Exhibit 3004," etc.

As the result of this work done out of court, the time of the trial was not only shortened, but the counsel for the Government were able to produce at a moment's notice all of the documents relating to the movements of any of the 1903 cars of oil.

Instead of taking six months to introduce the evidence the trial was finished and the Standard convicted inside of six weeks. The transcript of the testimony covers 4000 pages about one million words. Mr. Sims, as the representative of the Government, is not yet through with the Standard. There is quite a formidable bunch of indictments against Mr. Rockefeller's organization still to be tried, and these, Mr. Sims declares, will be threshed out when the United States Court convenes.

Just to indicate that the young prosecutor for the Government he is now only thirty-seven years old—will not have a chance to settle back on his Standard Oil laurels, here are a few samples of the work he has cut out for "early fall delivery."

A case against the New York and St. Louis Railroad Company, the Lehigh Valley Railway Company and A. Booth & Co., known as the "Fish Trust Case," for granting and accepting rebates on shipments of fish and sea foods; a case against the Atchison, Topeka and Santa Fe Railroad Company and United States Sugar and Land Company, of Garden City, Kansas, for granting rebates to the latter; a test case against the Monon Railroad involving the important question as to whether or not the new Hepburn Act prohibits railroad companies from issuing mileage in payment for advertising; cases against the American, Adams, United States, National and Wells Express Companies, involving the question as to whether or not the Hepburn Act prohibits express companies from issuing franks to their officers and employees and to the officers and employees of railroad companies; a case against John R. Walsh, former president of the Chicago National Bank, growing out of the closing of the bank. The indictment in this case charges John R. Walsh with misapplication of the funds of the bank.

The office has under investigation charges that there is in existence a combination and conspiracy whereby hundreds of young Italian boys are introduced into this country in violation of the immigration and contract labor laws, and held in a state of peonage; the Fort Sheridan Condemnation Case, involving the condemnation of the subdivision known as Fort Sheridan, which includes three hundred pieces of property (the tract of land which the Government is condemning was subdivided and settled, and includes schoolhouses and churches and homes of a number of people); sixty-eight cases charging violation of the twenty-eight-hour law, which prohibits a railroad company from carrying cattle for longer than twenty-eight hours without unloading them for food, water and rest, for at least five consecutive hours; fifteen cases against various railroad companies for violation of the safety appliance laws; a large number of important cases against individuals charging them with the use of the mails to defraud.

And still Mr. Sims has time to "organize" an occasional fishing expedition with his wife into the wilds of Michigan; to keep his soft, brown hair combed as sleek as the head of an Irish setter; to play with the babies—he has four of them: to meet his friends with a care-free welcome.

YOUR SAVINGS

Bank and Trust Stocks as Investments

IT FREQUENTLY happens that when an inventory is made of the estates of prosperous men in both large and small communities a considerable amount of bank stock is found among the assets. You often hear the phrase "as good as bank stock" used to denote stability. Banks represent solidity, wealth and security. Therefore bank stock has these qualities.

Bank stock has many features to commend it to the conservative investor. In a way it is like guaranteed stock, in that, on account of its stability, it commands a high premium, which makes the income smaller than that from most other kinds of stock. Yet there is a way by which bank stock may come within the range of the average investor, and certainly a knowledge of this stock should be part of the education of every investor.

To begin with, banks are almost universal. It has been said of the bank that, like the Constitution, it follows the flag. Banks are the first bulwarks of credit and they have a large moral influence in a community. When you have a bank account you rise in the estimation of people.

A bank properly conducted is a good business property—that is, it has many facilities to make money. People deposit money in a bank and receive a certain rate of interest for it. Other people or corporations borrow this money and pay the bank a higher rate of interest. Thus the bank makes money by the transaction. A bank has many other ways of increasing its profits. It buys securities like an individual; or it collects money, or it discounts notes, which is a form of lending money; and it deals in foreign exchange.

Among the most important things necessary for the successful conduct of a bank are efficiency and honesty on the part of the officials and clerks.

A bank is organized like a business corporation, except that it must have a charter to do business. A sharp watch is also kept on banks and the way they are conducted. This is commonly known as the supervision of banks. In the case of national banks it is done by the United States Government, through regularly appointed National Bank Examiners. In the case of other banks, called State banks, it is done by the State. Every State has a bank examiner. Banks are required to give statements of their condition regularly. The Government may call on a national bank for a statement at any time.

Bank stock is like any other kind of stock in the fact that it has a par value and is bought and sold. It differs from industrial stock, however, in that it must be "paid up." This means that it must represent actual money. There can be no watering of bank stock.

When you come to inquire about the price of bank stocks you find that it is very high; so high in fact, that it is quite out of the range of the average investor with savings. How, then, is he going to avail himself of the opportunity to profit by this very desirable investment?

This is the way: If a bank is to be started in your community and you know that the people who are to conduct it are honest, and that the community itself is thriving and does a good business, buy some of the stock as soon as it is offered. Usually there are subscriptions for stock. Then you can get it at par. Hold on to it. Forget, for a time, that you own it. Perhaps you will not receive dividends for a few years. Yet, during all that period, if the bank is properly conducted, it will be making itself more valuable and its stock will be increasing in value. It is only a question of time when it will not only be paying dividends, but also there will be a constantly growing advance in the premium on the stock. Many men have become rich by taking advantage of the opportunity to buy bank stock when it was first offered.

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The one objection to bank stock is that the owner of it is liable to what is called the double liability clause. This means that, in case of the failure of the bank, the holder of stock is assessed for an amount equal to the par value of his stock. For example, if you owned five thousand dollars' worth of bank stock and the bank "closed its doors," as the phrase goes, you would have to put up five thousand dollars. This money is used to pay the debts of the banks.

One of the great advantages of bank stock is that you are annually getting a safe return on your investment and, under all ordinary conditions, your principal is increasing in value all the time.

Types of Bank Stock

Some idea of the return and value of bank stocks may be gained from the stocks of the great banks of New York City. These stocks are much sought by investors who want a very high class of security. Take, for example, the Chemical National Bank, one of the famous banks of the country, the one in which Mrs. Hetty Green has large holdings and which she makes her headquarters. A single share of this stock, par value of one hundred dollars, has sold as high as five thousand dollars. This was when the capital stock of the bank was three hundred thousand dollars. Now the capital stock is three million dollars, and the market price of a share at the time this article is written is four hundred dollars. The bank now pays an annual dividend of fifteen per cent., which would make the yield on the investment, if the stock was bought now, about 3.75 per cent. Under the old capitalization the Chemical National Bank has paid dividends as high as one hundred and fifty per cent. This means that, if you had been fortunate enough to have bought a share of stock at its par value of one hundred dollars you would have received an income of one hundred and fifty dollars a year from it.

It might be well to explain here that, when the capitalization of a bank is increased, causing a change in the market price of the stock, there is no decrease in the actual value of the stock. The holders of the stock at the high figure under the old capitalization get an amount of new stock free, thus making their income from the bank stock just the same.

The price of the stock of some of the great New York banks is very high. The stock of the Fifth Avenue Bank, for example, at the time this article is written, is quoted at 4000, which means that a single share costs four thousand dollars. The regular dividend paid by this bank is 100 per cent., which would make the yield 2.50 per cent. But this bank often pays extra dividends ranging from 100 to 120 per cent. which is added to the regular dividend. In 1905 it paid 220 per cent.

Some of the New York banks have paid extraordinarily high returns to the holders of stock. The State Bank, a comparatively small bank down on what is known as the "East Side," near the slums, and with a capitalization of one hundred thousand dollars, one year paid a dividend of nine hundred dollars on each share of its stock.

Stock of Trust Companies

The stock of trust companies is closely allied to that of banks and offers a very attractive investment. In many quarters it is ranked as a more desirable investment than bank stock. There are several reasons. The principal one is that a trust company can do all the business a bank does and more. Its scope is wider. In addition to receiving deposits and lending money and having safety-vault boxes for the storage of valuable papers, it can act as guardian and executor; it can underwrite bond issues; it can act as trustee of large corporations issuing bonds, and it can perform many activities that make for profit and enlarged business. Within the past ten years there has been a tremendous development of the trust company business.

Since New York is the financial heart of the nation, it follows that its trust companies, like its banks, are the most powerful. Prominent among them, and one that may be used as a type, is the Central Trust Company, whose stock, at the time this article is written, is quoted at 1800. The last dividend paid by this company was 80 per cent., which included an extra dividend of 20 per cent. On this basis the yield to the investor would be about 4.44 per cent.

Another one of the great trust companies of New York is the Farmers' Loan and Trust Company, whose stock, at the time this article is written, is quoted at 1200. The annual dividend on this stock is 40 per cent., which would make the yield to the investor about 3.33 per cent.

Among the dividends paid by some of the New York trust companies are the following: Knickerbocker Trust Company, 50 per cent.; Union Trust Company, 50 per cent.; United States Trust Company, 50 per cent.; New York Life and Trust Company, 45 per cent.; Mercantile Trust Company, 35 per cent. Of course, the premium on all this stock is so high that the yield to the investor would only average about 4 per cent.

One well-known and highly-successful investor in New York has adopted this plan about trust stock: Whenever he hears that a trust company is being formed in a city of prosperous business he subscribes for ten shares. This he gets at par. Then he puts it away, knowing that it is only a question of time when he will have an investment that will yield him a very handsome profit.

Palm-Leaf Books

A REMARKABLE literary curiosity recently acquired by the Library of Congress is a set of books printed, or rather inscribed, on palm leaves. It comprises ninety-eight volumes, and is a complete copy of the Buddhist Scriptures, executed in Burmese text.

At first glance it might be thought that palm leaves would not afford a very serviceable substitute for paper in the making of books. But it should be understood that the leaves employed for the purpose are of enormous size, a dozen feet in length, perhaps, and that only certain parts are utilized. These parts are cut from between the ribs, each of them forming a neat parallelogram two feet in length and three inches in width. Each such parallelogram is a page of the volume that is to be.

Only leaves in the second year of their growth are used, because, if too young, the material would not have the requisite toughness, and if too old it would be dry and brittle. But the leaf-slices of proper age, when duly cured, will not only last for hundreds of years, but also will retain their flexibility—a point of obvious importance, inasmuch as a palm-leaf book whose leaves were brittle would soon fall to pieces, and to handle it without injuring it would be almost impossible.

When the leaf-slices have been prepared in the way described, the Burmese scholar takes in his hand a very sharp stylus of steel, and with it proceeds to write, his instrument, as he does so, penetrating through the outer coat of the leaf. It is script as dainty and beautiful as any that ever mediæval monk knew how to make, but quite peculiar in its appearance, every one of the letters being a modification of a circle. So fine is the writing, and in lines so close together, that quite a lot of it will go upon a single page.

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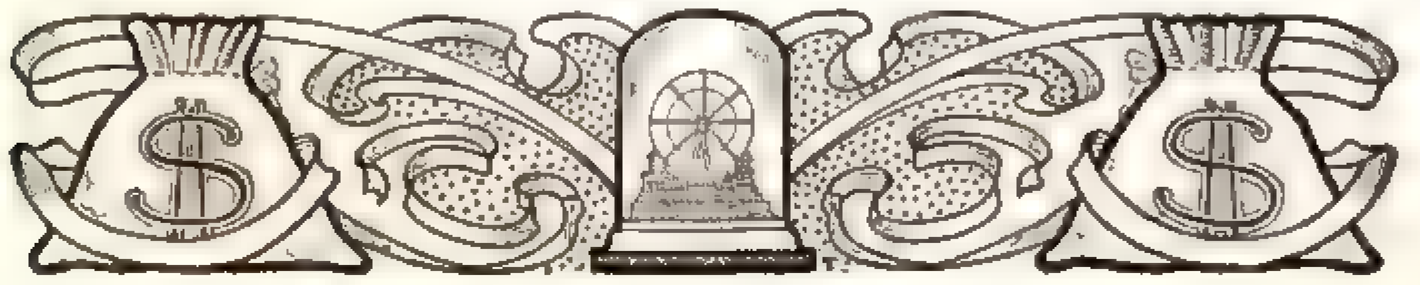

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IN THE OPEN

DO YOU know what "In the Open" means? Of course, you read it as standing for the woods, sport, outdoors—and it does mean all that; but do you know what all that implies? Do you know the real translation of the words? Do you realize that they mean aboveboard, the square deal—the text on which President Roosevelt so frequently and so vehemently preaches? And the square deal means fair play; and fair play stands for sportsmanship; and sportsmanship stands for honesty, consideration, charity from school days to business days, from the altar to the grave. Show me the man at his play, and I'll tell you if he is straight in his business; tell me how the man handles his animals, which, with the complete confidence of the dumb brute, yield him a master's service, and I'll tell you how he treats his wife and children. It is most unlikely that he who plays foul in his game will play fair in his business; more improbable that the man who kicks his dog will be considerate of his wife. It is only the opportunity he wants, not the spirit, to be crooked.

What a depth of significance in that word considerate! Considerate and charitable—I had rather earn those two words for the stone placed above my ashes than all other encomiums the world has to bestow on those who have played their little part and passed on to the silent majority—and both are involved in the highest expression of sportsmanship. That is what "In the Open" means to the comprehending.

There is no recruiting-ground for the square deal equal to the woods; for only the tree-limbs are crooked in the wilderness where man has no footing. Some people think that all there is of going into the woods is eating flap-jacks and spinning yarns (and I am not so sure that isn't excuse enough for going); some people think that the killing of things summarizes the requisites of a sportsman. True, there are those—alas, many of them!—who do go into the woods chiefly to "kill something"; but I am sufficient of an optimist to believe that of these the large majority respond to lingering primeval instinct rather than to merely vicious impulse. A strain of the primeval is most excellent for blood making, bone building; but it needs the refining influence of tradition; and lack of tradition in the open, together with lack of the right kind of lessons at (not across) the parental knee, explain a very great deal of the bird and animal slaughter which is now done in the truly boastful spirit of the day, but none the less in ignorance—contented ignorance, perhaps, but ignorance just the same. Of the thousands of boys and men who are using the shotgun this opening month of the autumn season very few of them, aside from those killing for the market, but would rather be a sportsman than merely a shooter. Not one boy in one hundred will go wrong in the shooting field if the right way has been shown him and the reasons given him to enlist his sympathetic understanding. But most of the time we are so busy trying to make money, trying to climb on to the other fellow's back, that we leave the boy to shift for himself, and so large numbers of boys grow up with no comprehension of the broader, the gentler, the humane and the moral aspect of getting into the open.

Sportsmanship of the Play Days

A considerable percentage of boys get their very first lesson in sportsmanship on the school playground or in the woods, and for that let fathers who have failed in their duty be thankful, and academicians beware how they tinker with one of Young America's most needed educational tonics.

The most valuable and the most far-reaching gift the twentieth century has brought the American people is the growing tendency to get into the woods. By all means, give the mood full encouragement, for it is an antidote against the killing pace of this stilt-walking era; it is a restorative of brain, heart and temper, and it may save us all from turning into money-grubbers.

No human possession is so likely to assure a sane mind as a sound body, and the best way to help along Nature is to get the woods habit; it is an easy habit to acquire, and returns more for your money than any other I know of. It has many lessons to offer, and all of them are good. But the most valued teaching of the woods is to be a sportsman to be a fair man. If you do not know the woods make their acquaintance before you permit this autumn to pass into winter; and you who do know them organize for their protection and for recruits to the great army of peace-seekers.

When you go afield behind your dog or with the rifle remember that you want to be regarded as a sportsman, not merely as a shooter, and that sportsmanship is not concerned with your skill in killing, but with the *method of your pursuit and killing*. Be considerate of your dog—how faithfully he serves you!—and merciful toward your quarry. If you are after quail, stop shooting when your game-bag holds ten birds; that is enough for any fair-minded man, especially when he remembers that fifteen quail represent a good-sized covey in these days of diminishing bird life. It makes no difference what kind of gun you use—it's the man behind the gun that decides the sportsmanly quality of the shooter—but keep both of your eyes open all the time, while you aim, as well as before and after. Do not be one of those hypocritical shooters who seek to excuse their bird slaughter by sending around to friends an example, perhaps two, of their butchery; and twenty or thirty quail a day is nothing short of butchery, which betrays the unsportsmanly heart of the shooter, no matter by what name he may call himself or by what process he seeks to excuse his act. Wanton bird killing is a stain which does not come off by distribution among friends of dead samples of the slaughter—however toothsome or welcome they may be at the neighbor's table.

No Unfair Tricks with Game

If the lust of killing is upon you, watch your dog work; or, if you are accustomed to go afield without one, lose no time in securing a dog that has been trained, and then only kill birds over the points he makes. If watching that dog work does not make a sportsman of you, as distinguished from a mere shooter, I fear you are beyond hope; for, of all sport with gun or rifle, from quail to turkey, and from elephant to deer, through all sizes and kinds, there is none to compare with a morning over quail country, behind a brace of well-trained dogs who own you as their master. This, indeed, is the quintessence of work in the open; there is enough of exercise to give a gentle glow to the body, enough of intelligent coöperation between man and dog to stimulate the brain, enough of killing to satisfy the primeval blood, of which a little is necessary to the making of the best of us.

The sportsman tells of the character of his scores, the shooter boasts of the number he kills; and of this latter type a particularly offensive variety is the man who has his photograph taken along with the birds or fish or deer he has butchered, as though it were something of which to be proud!

There is no difference between the ethics which sportsmen observe for the gun and the rifle; the principle remains the same—a square deal for the game and consideration for your fellow obtain in each field as the distinctive mark of the one who goes into the open understandingly and as a gentleman. Do not "call" moose; there are a number of men who do so every year, about this time, and who no doubt would indignantly resent aspersions on their sportmanship because of the practice; but it is not a sportsmanly method of killing. Those who do it are largely of that class who go into the woods just to kill something, and, having only a week or ten days and no stalking skill or sportsmanly instinct, they find "calling" the easiest way of killing the largest of the deer family. Mostly it's ignorance, but no less unfair on that account. Calling moose has been tabooed by sportsmen and put aside in the class with the "jacking" of deer. Really, there is no abiding joy in securing a trophy by an unfair trick. Where is the fun in beating an opponent with a stacked deck? And that just about describes your advantage when you jack a deer, or call a moose, or trap a bear. There is no excuse for stacking the deck, so to speak, except when the quarry sought is regarded as

Pressed to Pieces

By the Victim

I WAS all wrong from the start! That old Tailor didn't know how to "cut" me, and then he didn't know how to make me—he's a scamp,—that Fellow!

When he got through with me—I wasn't properly shaped—

And a False Shape was doped into me by Old Dr. Goose.

Goodness! what a Pressing that first one was!

I was shrunken in here and stretched out there until I didn't know myself.

But I looked like a real good Suit!

That wasn't for very long, however.

I hadn't been worn a week before I began to go back to First Principles—

—The false Curves began to come out—the old Faulty Lines to reappear—

I soon became a Show—and I started my course of bi-weekly pressings—

Now I am pressed to pieces—me—only four months old.

That, Reader, is the usual End of the Ordinary Suit—the result of Improper Tailoring and Old Doctor Goose's "dope."

But that, Reader, is not the End of "Sincerity" Suits.

You won't press "Sincerity" Suits to Pieces, Reader, they're not "doped" by Old Doctor Goose.

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vermin; in fair chase—and no other kind may be called sport—such tricks are indefensible. Even between enemies there is a code of ethics. I have always regretted the valiant Ben Hur wasn't permitted, as I am sure must have been the wish of his heart of hearts, to win his famous chariot race solely by superior driving and horseflesh, instead of putting his opponent virtually out of the running by cutting in ahead of him. Think of the other fellow when you are in the shooting-field this season, and do your killing in a sportsmanly manner and to a sportsmanly limit; the man who stops shooting while birds are still flying has the elements of a sportsman. And all these qualities to which I have been commending you are the components of sportsmanship—that attribute of the noble which is not generic and than which none enters so intimately into man's relations with man—or with woman.

I hope that those who comprise the legislative body of lawn tennis will resist the post-season outcry for a new rule governing and defining an amateur which has been raised since the championship tournament was decided at Newport. It may be quite possible that there exists a condition in this game which is not all that it should be or that is pleasing to that great army of us who play lawn tennis for love of it; but the desired improvement will not be brought about by new rules or more rules. Rule-making is a fatal habit of most American legislative bodies, in the colleges and out of them. Whenever anything goes wrong there is heard at once a clamor for new rules, whereas, if the truth were to be told, the trouble would be found seated not in the rules, but in the hearts of those who administer them.

Lawn tennis, like every other sport in this country, has now all the rules it needs: I may say that, in common with the majority of college athletic branches, it is carrying about as heavy a burden in the matter of rules as it can support and live in health. But also, in common with all the other games, it is hampered by legislators who overlook the one direction where they will find the weak spot—that is, in the spirit in which the rules are interpreted and in the spirit with which the players coöperate. Here is the remedy which would prove a sure cure for the ailments of which so many in this excellent game are complaining.

Cut out the mug-hunting which is now actually encouraged, and interpret the present rules as it was intended they should be interpreted by the sportsmen who originally compiled them; lend a helping hand to the small local and State tournaments of the country, and you will find that the difficulties of which so much is now being said will disappear.

Not more rules, but a sportsmanly spirit; not new rules, but a new spirit. Try that simple course before you begin to despair of the game. —"FAIR-PLAY."

The Censor of English Plays

The Lord Chamberlain as Regulator of Court Millinery and Dramatic Literature

BY W. G. FITZ-GERALD

TWO serio-comic episodes of late years have thrown strange light on dramatic censorship as practiced in England. In both instances an exalted personage was held to be ridiculed, and in both the case appeared to the outsider quite unworthy of Government intervention.

First came the Jingo jingle in The Shop-Girl, in which the Kaiser was slightingly alluded to as "Pinchbeck Cæsar." And the stirring refrain terminated with "Hands off, Ger-man-ee!" Now, this song—it was by Henry Hamilton, author of Tommy Atkins—had been added as an additional number after the King's Examiner of Plays and the Lord Chamberlain had licensed the musical comedy. And the words were printed in the daily papers in one of those bursts of spreadeagleism, such as have embittered the relations of the two great Powers.

Mr. George Edwardes, the manager, was hurriedly sent for to St. James' Palace, and arraigned before the Lord Chamberlain and his adviser, Mr. George Alexander Redford—then, as now, Examiner of Plays. "That song," the censor declared coldly, "must either be changed or suppressed." At length the phrase "Foreign Rival" replaced "Pinchbeck Cæsar"; and a more vague and general "Hands off, all of you!" was substituted for the threat Teutonic.

True, the song was already on the programs. But the authorized version was sent round the theatre, with corrections duly made in ink. The audience, however, tossed the censorial authority aside and roared out the original chorus with such gusto as almost to precipitate a "diplomatic incident!"

Easing Up on the Jap

Last of all came the abrupt veto on that musical classic, The Mikado, of Gilbert and Sullivan. Here the Czardom of the censor was seen at its worst. For the opera was licensed over twenty years ago, and no additions have since been made to it. Nevertheless, for the first time on record, a work once formally passed and acted and sung for two decades was arbitrarily banned, and great loss and hardship put upon the thousands who, directly or indirectly, depend upon the theatre for a living.

The reason alleged was that the opera "presents in a grotesque light a monarch now bound in offensive and defensive alliance with Great Britain." I need hardly say that such alliance seemed as far off as the millennium when William S Gilbert conceived his droll situations, away back in the eighties. How he must have laughed, by the way, as he read that the band on the Japanese cruiser Tsukuba elected to play Mikado music to welcome high British naval and military authorities at Chatham!

The artistic victims of the censorship have been many and beautiful. They include the poetic Monna Vanna, and Sister Beatrice, of Maeterlinck; Ibsen's Ghosts; La Città Morte, of Gabriele d'Annunzio; The Cenci, of Shelley; Bernard Shaw's Mrs. Warren's Profession; and, of course, the Salomé of Wilde and Strauss.

All these have been absolutely vetoed for production in England. As to Salomé, I suppose, it is more or less well known that the representation of Biblical characters is entirely prohibited on the British stage. Even in the case of Hérodiade, Massenet's superb opera, the characters had all to be rechristened before the work could be given at Covent Garden!

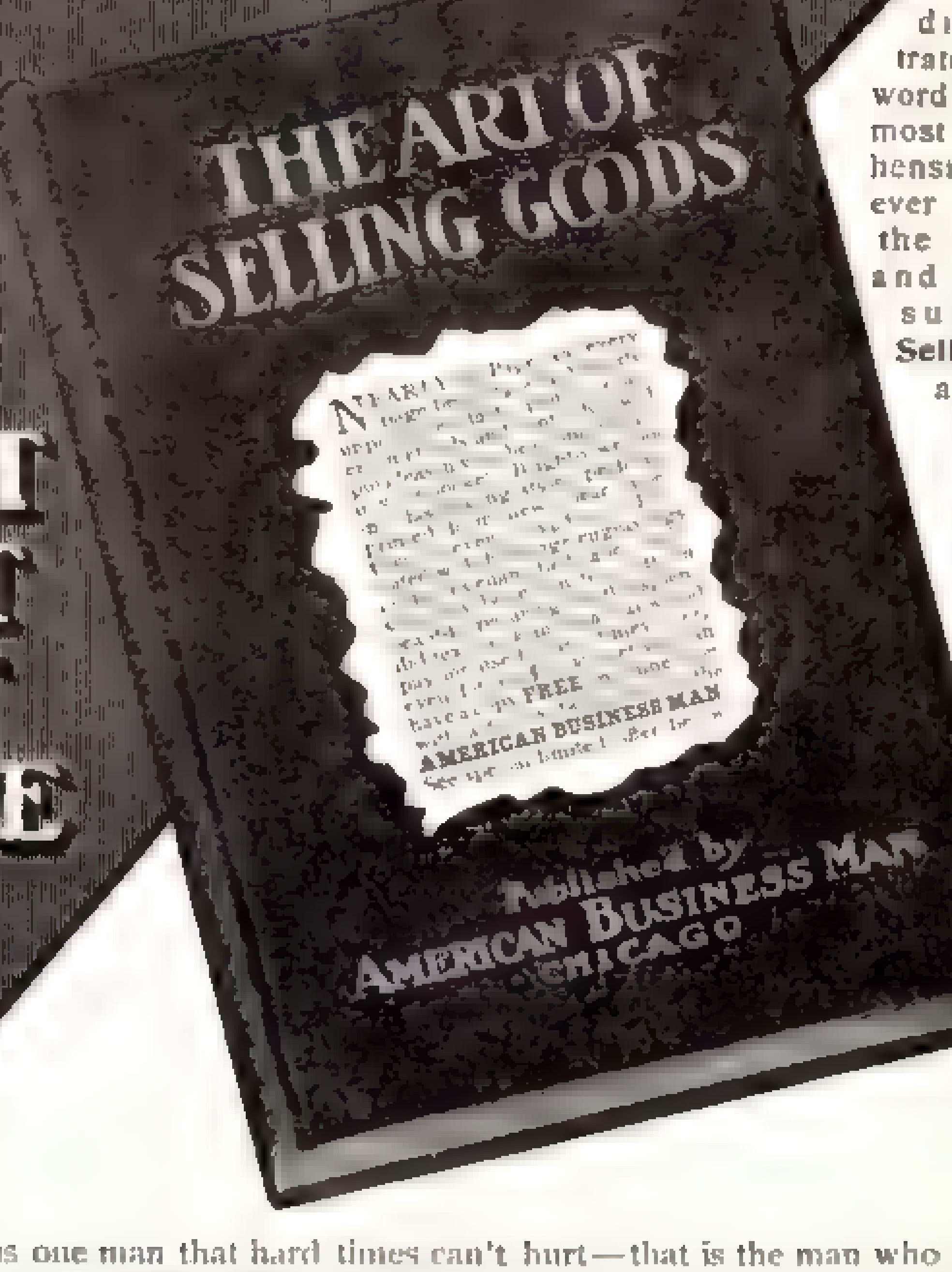
Chesterfield's Scathing Satire

Now, while the purely "literary" voice of England has for generations been raised in furious protest against this institution, there is unquestionably a great mass of public opinion in favor of it. And had it not been for the absurd Mikado episode, it would probably have gone on indefinitely continuing the queer traditions of the office, which is one of great antiquity.

The Lord Chamberlain's predecessor as autocrat of the English theatre was a court functionary known as Master of the Revels—a dignitary with pains and penalties at command that ill accorded with his festive title. For Court entertainments he could command at will the services of scene-painters, tailors, property-makers and other theatrical artisans. If they disobeyed his mandate the Master could and did commit them to jail, "without bail or mainprize"—whatever this last may be.

His power over drama and theatre alike was absolutely despotic; he could wipe a prosperous theatre out of existence with a stroke of the pen. The very members of the orchestra paid this Czar of the drama an annual license to be allowed to play at all in the theatre.

Naturally, with more enlightened times, these preposterous powers faded; fell into desuetude—might have died altogether, in short, had it not been for the outrageous political satires of the eighteenth-century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stage, which gave Sir Robert Walpole an excuse to legalize the powers previously exercised by mere prescription and custom.

The famous act was, therefore, passed in 1747; and in effect it made over to the Lord Chamberlain most of the arbitrary powers of the Master of the Revels. The debate on the bill in the House of Lords was made famous by the great Lord Chesterfield. That brilliant peer attacked the measure with scathing satire as "an attempt to put an excise upon wit." "Wit, my Lords," declared the immortal letter-writer, "is the property of those who possess it; and too often it is their only property. And yet it is a precarious existence. Thank God, we, my Lords, have a dependence of another kind!"

The very first victim of the new act was a tragedy called Gustavus Vasa, by Henry Brooke. In this Walpole himself was daringly satirized. It was afterward produced in Dublin, however; for, oddly enough, the Irish theatres are outside the ban, and are now developing a national theatre of their own on strong and poetic lines.

Charles Macklin's famous comedy, A Man of the World, was vetoed because the Lord Chamberlain considered the Scotch character, as typified by Sir Peter Macsycophant, most grossly libeled! Another play dropped stillborn because of jokes about the King's private life; and Theodore Hook's farce, Killing No Murder, was refused a license because it reflected on the Methodists.

The Train and Plume Expert

The present Lord Chamberlain is Viscount Althorp, who, as the Hon. Robert Spencer, was considered one of the handsomest and best-dressed men in the House of Commons. He is naturally a great authority on Court etiquette, and is often consulted in matters of precedence by both their Majesties.

His duties range from the organization and direction of Drawing-Rooms and State Balls to the payment of the Royal Household servants and the inspection of playbills. It is he, also, who ordains the length of the women's Court trains, and how many plumes shall be worn in the hair of matron or maid admitted to the Royal presence at a Drawing-Room! One may well marvel how such an official could be placed in control of the entire dramatic literature of a great nation.

As censor of the drama the Lord Chamberlain is allowed an official Reader of Plays, who receives about $4000 a year; the amount varies with the license fees paid. This reader, being the mere deputy of a Court official, is not under the Home Office, and, consequently, not responsible to Parliament. Two guineas, or a little over ten dollars, is the price of a license of a play of two acts or more, and half this for a one-act piece.

Every manuscript of a play to be performed in public must be sent to the Lord Chamberlain's office in St. James' Palace at least one week before it is first acted; and a license may be withheld absolutely at that official's discretion. To produce a play without license, or after it has been vetoed, means a fine of $250 and the closing of the theatre, whose license at once becomes void. An informer may claim half the fine.

What Bernard Shaw Says

One of the most glaring anomalies of the system is that no mere dramatist can get his play licensed in England at all, since this can only be done through the manager of a theatre. Thus, if he be merely a man of letters, with no acquaintances in the theatrical world, his play must remain unlicensed until he makes such acquaintance!

The upper classes of England condemn the whole system as outrageous. The Lord Chamberlain's Reader of Plays, as Bernard Shaw caustically points out, passes no examination in either morals or literature. And if he vetoes serious plays and passes nasty ones—which is precisely what the late reader, Mr. E. F. Smyth Pigott, did—there is no remedy whatever.

Fortunately, according to an official estimate, in ninety-eight out of a hundred plays submitted to the fateful office in Stable Yard, no question of morals or political propriety is raised; so that all that remains is to read the play and pocket the fee. This reminds me that Bernard Shaw is at his best when let loose on this subject. Speaking of Smyth Pigott, the present reader's predecessor in office, he deplored the compulsory consigning of an artist's work to "the vulgar hands of such a noodle as this amiable old gentleman was.

"His official career in relation to the higher drama," Shaw goes on to say, "was one long folly and panic. The only thing definitely discernible in a welter of confusion was his conception of the English people rushing toward an abyss of national degradation in morals and manners, and only held back on the edge of the precipice by the grasp of his strong hand!"

It is in this spirit that literary critics of to-day approach the censorship. They point out that, while dramas of high literary and religious merit have been refused a license, an endless succession of farces and comedies have been passed dealing with the unsavory and the suggestive. They claim, too, that the censorship cuts off dramatic art from themes of vital significance, and confines it strictly to the unreal and trivial.

There is, of course, no censorship of literature or painting. Yet the London picture galleries are not on that account the more ready to give indecent exhibitions, nor authors unduly to offend against public taste. Nor is there any censorship of music, yet sublime oratorios like the Messiah of Händel have never been deemed blasphemous!

Moreover, the police have authority to deal with plays that offend morality or are calculated to produce a breach of the peace or of international decorum. Thus the censor merely pockets his ten dollars in each case for doing that which the police are there to do for nothing. And, besides, no matter how able and intelligent a critic he may be, he cannot prevent a comedian from putting the worst of meaning into words which are on paper quite innocuous.

Altogether, there is now a peremptory demand that the King's Reader of Plays be removed from the Lord Chamberlain's department altogether and placed under the Home Office, so that he may at least exercise his functions in the full glare of publicity, and be directly amenable to Parliamentary control.

Sea Coyotes

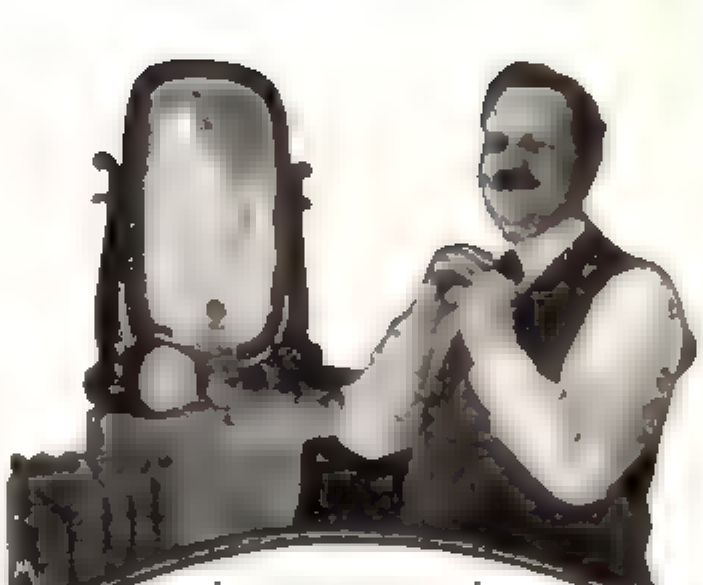
AS THE best method of encouraging the destruction of dogfishes, which do four hundred thousand dollars' worth of damage annually in Massachusetts waters alone, it has been seriously suggested that inducements be offered to fishermen to capture them, by creating a market for them. The Canadian Government is making an effort in this direction by trying to encourage the canning of dogfish. Canned "sea dog," it is averred, has a "distinctly obvious lobster flavor, with a suggestion of salmon."

The dogfishes are the smallest of the sharks. They are voracious and predatory, hunting in packs like wolves. It is their habit to follow schools of herring or mackerel, as land wolves hang upon the flanks of herds of antelopes; and so numerous are they that, in occasional instances, they have been seen actually to envelop a "shoal" of food fishes, not only surrounding the latter, but closing in upon them beneath, so as to make it impossible for any to escape.

There are two species of dogfish—the "smooth dog" and the "spiny dog." The former breeds, one might say, more like a bird than a fish, laying eggs which, when fresh and divested of their shells, bear a close resemblance to the yolks of hen's eggs. The shell, however, has the form of a rectangular purse, from the four corners of which extend long, tendril-like projections, utilized to anchor the egg among the seaweeds at the bottom.

When the baby dogfish are ready to be hatched they force their way out of these curious receptacles through one end, leaving behind them the empty shells, which, driven ashore by storms and picked up on the beaches, are popularly known as "sailors' purses," or "mermaids' pocketbooks." They are so tough in texture as to be torn with difficulty, and look and feel as if they were made of thin sheet rubber.

Far more numerous than the "smooth dog," however, is the "spiny dog," which is so called because of the sharp, stout spine in front of the back fin. This little shark does not usually exceed eight pounds in weight, though sometimes it attains a length of five feet. It is the species that does the serious damage to the fisheries, sometimes actually blockading a fishing port in such a way as to put a stop to the business of the fishermen.



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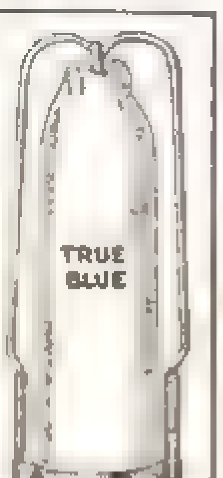

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THE MICHIGAN GAS MANTLE CO.,
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THE CLUB-HOUSE OF THE PEOPLE

(Concluded from Page 11)

say! the dancin' and carryin' on got fierce sometimes. Bumpin' hard into each others was manners to some things they did. And next day we were all cross and tired, bein' up so late, and our piece-work fell off. Well, now we can have lots of dances in the year. All we got to do is get our own musician and we can have an assembly hall from half-past seven to quarter to eleven. If we're smart, we can have eighteen to twenty dances, and nice coffee in the restaurant."

"Well," she continued, "it's a nice thing the boys have got so a girl's not ashamed of them if the priest or the gymnasium teacher passes by. And the hall or the ground is a nice place for a girl to sit with her company if she hasn't a parlor of her own. Lots of girls wouldn't ever have gone to those old saloon halls if they'd had a spot they felt like entertaining their fellows in. Anybody'd like to be nice if she thought it was worth while."

If the Chicago parks are measured in dollars and cents they are dear; if they are measured not by acres or cost, but by what they do for the citizens, they are cheap. Armour Square, for example, a ten-acre park, cost in land, $50,000; in buildings, about $94,263; in improvements, some $76,338. Such a park could be reproduced in a cheaper way for smaller cities, but crowded Chicago finds it too expensive to be cheap in this work. Already the results of the plan have justified it. Thousands of students registered for indoor gymnasium work during the past year; tens of thousands have used the outdoor gymnasium and baths. Briefly, the attendance has doubled in twelve months. While the parks among fairly well-to-do communities were formerly most in use, now the people in the crowded districts have grown to realize their opportunities. Their freedom is not interfered with by unnecessary rules, and each park reveals the flavor of its particular community. The day is passing when crude pleasures are the only ones possible to the laborer. He bids fair to stop drinking and beating his wife from sheer misery at his grinding existence. He has shown the skeptical that he likes wholesome pleasures if they are offered him. There are those who say that our parks are taking the place of the saloons. Certainly, whole communities are becoming humanized. Children who hurt themselves at play are no longer so prone as they were to ask: "Will it cost much, and will my mother whip me?" Foreign-born mothers are being taught not to shrink from allowing their sick to go to hospitals. The people are dressing more neatly; they are painting their houses; they are learning some fundamental facts about diet and fresh air.

It is an inestimable benefit, too, that families are being kept together, in every sense of the word. One of the pitiable conditions among emigrated families was that the younger generation learned the new language while their elders knew it but haltingly. Besides this bar, there was the bar of custom and tradition. The young stockyards worker turned aside with shame when she saw her grandmother coming up the street with a huge bundle of wood strapped to her back. But the younger generation is taught that there is much that is picturesque and valuable in the customs their elders have carried over. The difference in language and ways is largely overcome because all the family is brought together in the parks and gymnasiums by common, healthy interests that bind them more strongly than could ties of relationship.

But there is more than physical, mental and moral benefit: there is national benefit—a larger communion of clan and clan, of nation and nation. Before Mark White Square was organized in a community of Polish, Irish, French and Germans, there was a feud forty years old among those who lived west and those who lived east of Halsted Street—Dashielers and Bridgeporters, they were called. Now the old enemies meet side by side in clubs and laugh at their quarrel, and wonder what the origin of it could have been. The people are becoming first of all Americans; and, more than that, they are learning what is meant by the best sense of the word "Democracy."

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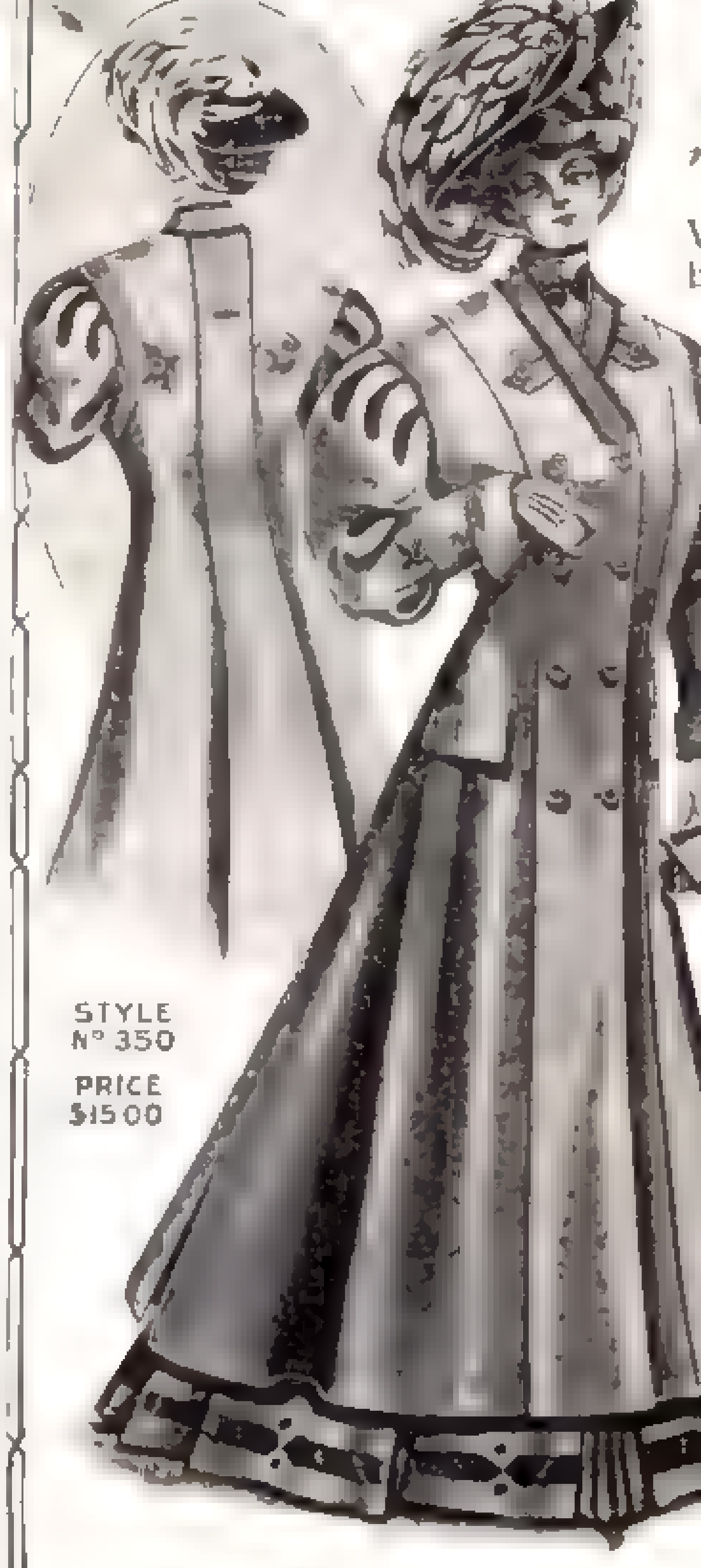

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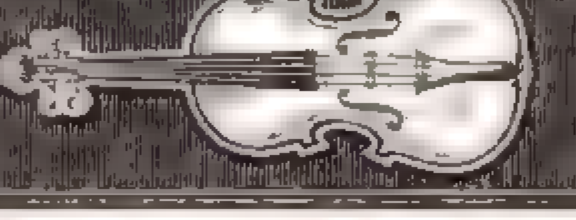

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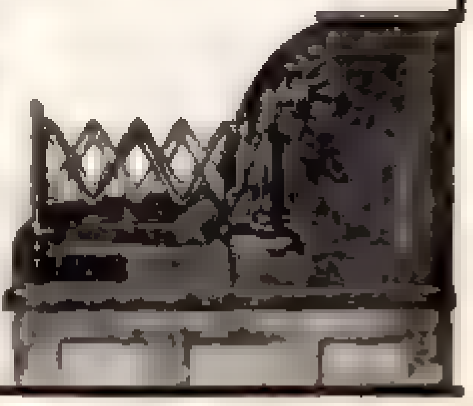

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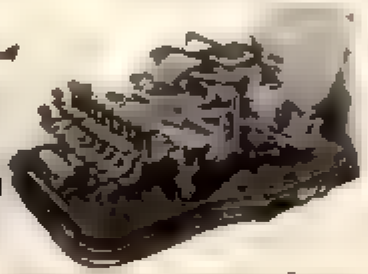

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JACK SPURLOCK—PRODIGAL

(Continued from Page 9)

"How much?" Handy returned.

"About ten thousand, I reckon," the Major answered, pushing his yellows out on the board. "And this chicken-feed," he added, shoving after them some reds and whites, which included our original stake of ten dollars.

The lights dimmed, the birds stopped singing, and my heart landed in my boots with a thud. It had leaped too quick. I saw that in my foolish haste to get the Major away I had precipitated the catastrophe. I turned to Handy, with a half hope that he would refuse the bet, but he simply nodded a smiling assent to the dealer.

The players at the other tables left their seats and crowded around us, peering down over one another's shoulders, like a street crowd pushing for a look at an injured man. And I had a sickening certainty that in a moment the Major would furnish the corpse.

"Make your bets, gentlemen," the dealer called briskly.

I tried to close my eyes to shut out the horrid sight; but it was no use. I couldn't look away from the little box which held the cards. What was the dealer waiting for? Why didn't he hurry? Couldn't he see what an agony of suspense I was in? There——

"The tray loses!" the dealer called, slipping out the first card.

The Major would win! Only the ace and the deuce could beat him now, and the chances were small that either was the next card in the box. A long breath of relief came from the men about the board and mingled with a pious exclamation from me.

"And the deuce wins," continued the man at the box, finishing the deal.

The Major had lost.

"Geo'ge," he called to a pop-eyed waiter, who was lingering as near the table as he dared; "a glass of wine fo' Mr. Spurlock, and some Bou'bon, the '85, fo' me. Mind you, Bou'bon, you black rascal," he called after the admiring waiter, as he got up from the table and stretched himself. Then, turning to the proprietor: "I certainly made yo' dealer work hard to get my ten dollars, Handy," he chuckled.

I stood around in sullen silence until the drinks came, curtly refused mine, and then followed the still smiling Major downstairs. As the man held open the door for us the Major fumbled in his pockets, and, with a pleasant "Good-night," tipped him our last, our only, five-dollar bill.

I broke down at this. "Oh, Major! Major!" I cried, as we turned into the street. "Do you know what you've done?"

The Major stared at me blankly.

"You tipped that fellow our last cent, and it's almost time for breakfast!"

"Why, so I did, Jack!" the Major replied, coming down out of the atmosphere of thousands in which he had been living all the evening. "How thoughtless of me! But nevah mind. There's always some way of payin' fo' breakfast. We mustn't let the trifiin' little cares and worries of life spoil its pleasures fo' us."

I was too amazed and aggrieved to answer, for, now that I was back in the sane and calming night air, it was not the loss of the ten thousand dollars—that had been too big and too intangible—which I minded. My grievance was the loss of that fifteen dollars in actual cash. But the Major, in happy ignorance of my anger, babbled on like a newly-orphaned Vanderbilt:

"A very agreeable evenin', suh. Quite like the old times, except that I missed the atmosphere, if I may call it that, of my day. The company to-night was perhaps a trifle er promiscuous, and it lacked in breedin' and repose, I thought. That steel fellow, now—a little vulgah, eh, Jack?"

I assented, and he rambled on, telling of the days when he ran the river, of brave companions and of high play, until he had quite lifted me out of my ill-humor.

"But that's all ovah, suh," he wound up with a sigh at the door of our little hotel, where, happily, our trunks were a passport to a room; "this generation is either too dashed self-righteous to play anything but pinochle for fun, or too blanked snobbish to play anything for stakes except bridge, and that only with people to whom they've been regularly introduced. Faro, with a few honorable exceptions, like our friend

THE WORLD'S BEST PIANO-PLAYER
THE MELODANT-ANGELUS

The best that can be said of the ordinary piano-player is that it enables the performer to give a fairly creditable [illegible] playing of the average pianist. How different with the MELODANT-ANGELUS! The MELODANT-ANGELUS is the only piano-player [illegible] the player, even though a novice, is enabled to render any selection—popular or classical—with a musical [illegible] which astonishes and delights the [illegible] critical musician.

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Before you purchase your piano-player just hear the MELODANT-ANGELUS once. The music of other piano-players can no more be classed with that of the MELODANT-ANGELUS than the playing of an ordinary pianist can be compared with that of a Paderewski or a Rubinstein.

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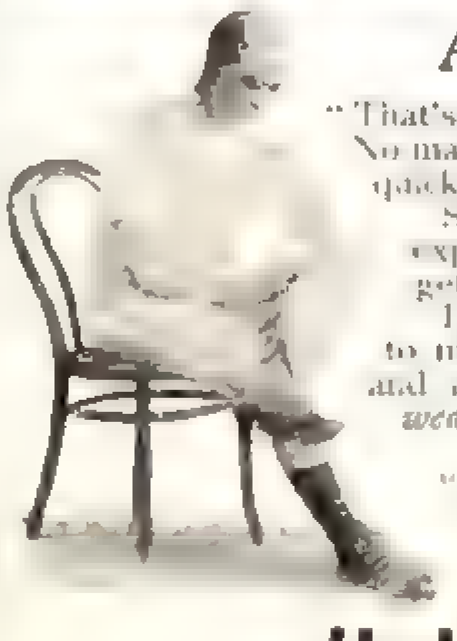

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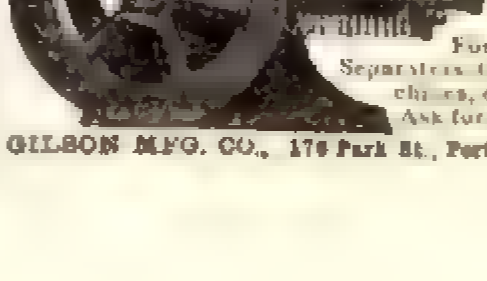

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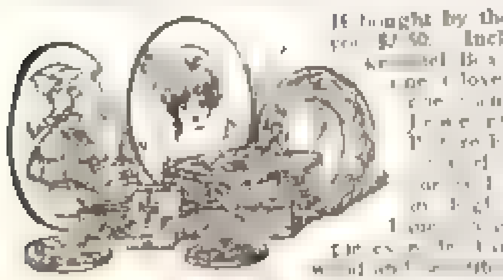

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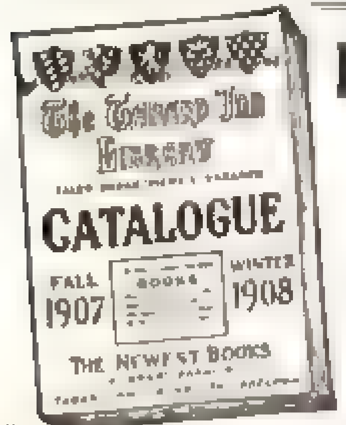

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Handy, is in the hands of men who are a disgrace to their profession. They've brought gambling to such a pass that quite a sentiment has been fostered against it. Why, I could feel to-night, Jack, that back in yo' dashed Puritan conscience you didn't quite approve of my playing."

I had the grace to blush, because my motives had not been unmixed, but I only answered: "I guess there's nothing in gambling nowadays, Major."

We undressed quickly and in silence, but, after the lights were out and we were in bed, the Major called across to me:

"Luck's a queer thing, Jack. Business men call it oppo'tunity; but whatever you call it, there's only one thing to know about it—press it while you've got it, and quit at the right time. I wish," he concluded reflectively, "there was some way of knowing when the right time to quit had come."

Yours, JACK.

Editor's Note—Another installment of Jack Spurlock's adventures will appear in an early number.

Amateur Night

THE stage-struck have at last been provided with a safety-valve, which will blow off when dramatic pressure becomes too high, and save the wrecking of many young lives. This safety-valve is the "amateur night," commonly called "amerchoor evening," now a regular feature at many of the vaudeville houses and cheaper theatres of the large cities. On this night, commonly Friday evening, after the regular show, any one who thinks he or she can recite, act a sketch, dance, sing or do a turn of any sort is given a clear stage with real scenery, real footlights, free incidental music and, what is most important, a very real audience, which has paid real money to be amused.

Before this audience, which is merciless in its frankness, the stage-struck boy or girl or man or woman can warble or use the slapstick, and can win the "hand" or the "hook." If the aspirant has the ability to amuse, the "hand" of applause from a gallery and pit of inveterate theatregoers and critics, whose criticism is very different from that of the flattering circle of friends who have lauded Clarice or Philip at home performances, will tell her so. But if the "amerchoor" tries some silly or stupid act which mother and father and fond aunty have declared to be excruciatingly funny or charming, as given by their spoiled darling in the parlor, the truthful gallery in about two minutes yells, "The hook," "Get the hook," the downward thumb of this arena, and the professional stage manager reaches out with a sort of shepherd's staff and drags the failure from the stage. And this is the end of dreams of histrionic fame, for the judgment has come not from any lack of intelligence on the part of the stage manager, but from the people who pay their money to be amused. It is much better that the girls or boys should "get the hook" and then get over it before they have left home than that they should try to rise to leading parts by becoming chorus girls or chorus men, and be subjected to that form of experience before they have learned that their calling is industry and not art.

A Costly Joke

HARRY C. PULLIAM, who is now president of the National Baseball League, used to be a newspaper reporter in Louisville. Then he became secretary of the Louisville Baseball Club. One of his jobs was to look around for new players. Once he discovered a promising young pitcher in a small town located in the "Pennyrile" district of Kentucky. He promptly went down and signed a contract with him. He decided to take him back to Louisville and try him in a big game. The young pitcher had never been in a sleeper before. After his berth had been made up he saw the hammock swinging inside.

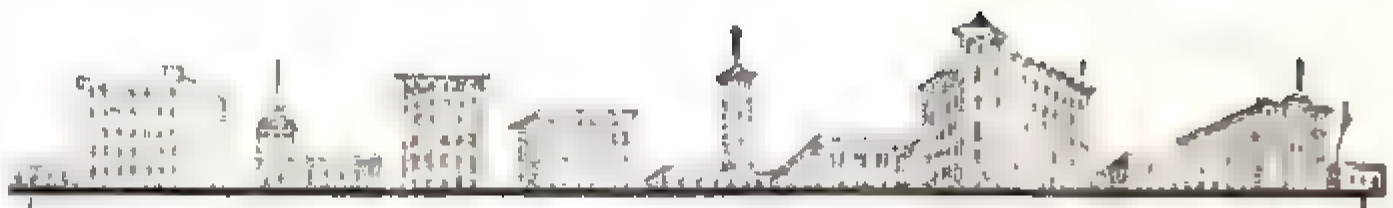
"What's that hammock for?" he asked Pulliam.

"Oh," replied the future magnate, bent on having a joke, "I had that put in for you to hang your pitching arm in."

The next morning the ball player couldn't use his right arm.

"What's the matter?" asked Pulliam.

"Why, I hung my arm in that hammock all night," was the reply. The new ball player was not able to pitch for three weeks.



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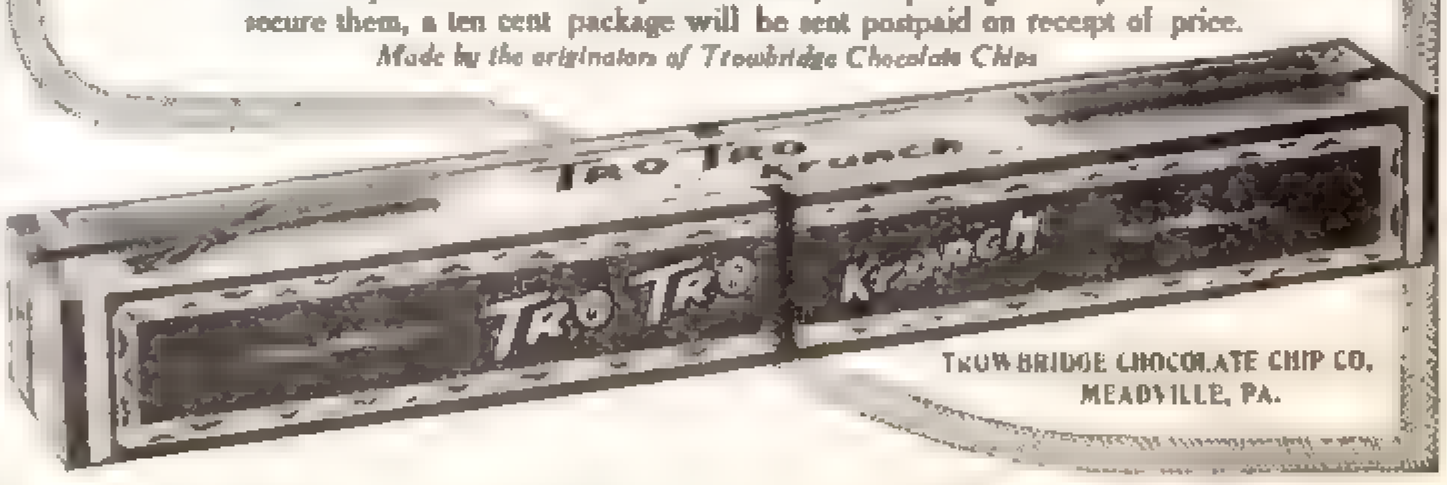

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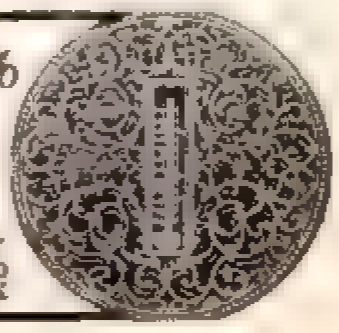

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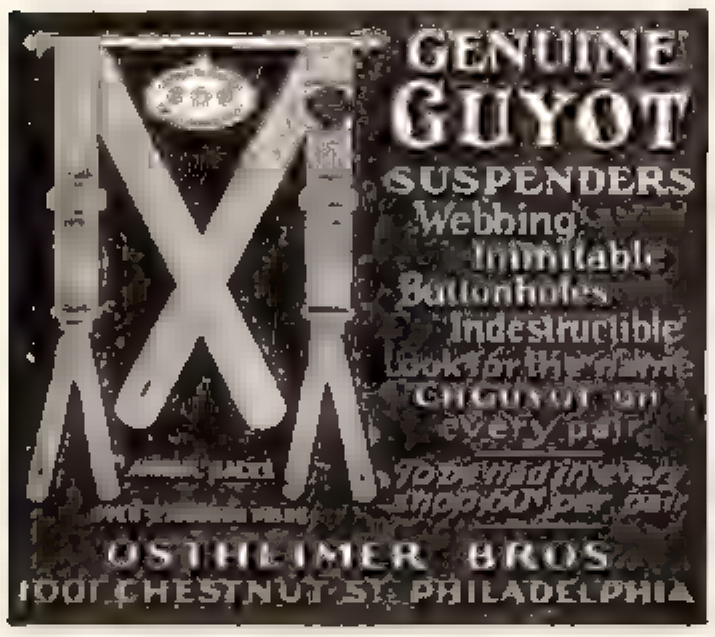
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HOW'S BUSINESS?

(Continued from Page 7)

requirements depended upon his own bank, or the several banks in which he kept an account and with which he had personal relations, to lend him what he required. Now, such borrowers follow in the footsteps of the railroad and "trust." They go into the market for their money—that is, they issue a note, or a series of notes, which they put into the hands of a broker, and the broker sells them to the best advantage possible. This "commercial paper" business has grown to immense proportions of late years, and is one of the most important factors in the present credit situation.

The Western country banks have been the best market for it, because they have had the most surplus money. They have bought Eastern commercial paper quite liberally when it could hardly be sold in New York. There is no exact measure of the volume of the business, but a recent inquiry covering a good part of the territory indicated that banks in the Mississippi Valley might hold from two to three hundred millions of commercial paper. Bankers generally regard this as an excellent credit device. A great advantage is that it scatters the risk—that is, of a thousand banks buying commercial paper, each will have only a very small fraction of any one risk, and any single failure becomes comparatively unimportant to any one bank.

A few bankers object to the system on the ground that an unscrupulous borrower might take advantage of his credit to issue an excessive amount of notes. For one thing, he would, of course, thereby destroy his credit. Then, the banks work together more closely than they used to do, promptly coöperating to check up any person who is suspected of overborrowing; and the responsible note-brokers, in whose hands is much the larger part of the business, are alert to watch the credits in which they deal. One Chicago bank has, in the last six years, O. K.'d over two hundred millions of commercial paper for its country correspondents, on which there has been no loss whatever, and, with very few exceptions, country bankers who have made a practice of buying this paper for some time report that their experience with it has been satisfactory. In this way the merchant and manufacturer of Massachusetts and Pennsylvania have direct access to the funds of Illinois and Kansas.

For the Western country banker, commercial paper is about what a call loan on stock collateral is to a metropolitan institution—that is, it is a kind of secondary reserve: a loan that he is under no obligation to renew, as he is always under a certain implied obligation to "take care of" his patrons at home. As the country bank needs money at home to move the crops, it ceases to buy commercial paper and requires payment of that maturing. This is an important element in making crop-moving a time of tight money.

When Europe Helps Out

All over the South and West country banks then require an unusual amount of cash to pay for the cotton and grain that comes to the thousands of primary markets. So they draw upon their reserve city for the cash. In August, this year, the Chicago banks shipped to the country fifteen and a half millions in currency. In August, last year, they shipped seventeen millions; in September twenty millions; in October thirty millions. This money goes to the farmer and planter, to his "hands" and his grocer, and is tied up in the country for two or three months.

But, normally, even as Chicago is shipping out the currency to move the crops New York is drawing "finance bills"—which is a rather high-sounding name for borrowing money—upon London and Paris in anticipation of fall exports of cotton and wheat. This year, owing to tight money abroad and a consequent conservative disposition there, "finance bills" were not easily negotiated. But, as I write, money is easier and foreign exchange lower in New York, "influenced by liberal offerings of commodity bills against immediate prospective shipments of cotton and by an increase in the volume of finance bills drawn in anticipation of being covered with the proceeds of grain and cotton exports." The Financial Chronicle observes that, while London obviously had no spare money to lend New York for speculative purposes, "that its restrictions would go so far as to deny the usual anticipations of the cereal and cotton exports there has never been any sufficient reason to suppose."

In short, even as the planter and farmer of the South and West begin to pull upon the money market for cash to move the crops from first hands, a corresponding and compensating pull upon Europe in anticipation of exports of cotton and grain is set up. If the credit machinery is in fair working order the tension is, so to speak, only momentary; the distant European consumer almost furnishes the cash that is paid out in Louisiana and Nebraska to the producer. You can see how it works. If London is too hard up to discount finance bills the tension is prolonged, the Iowa banker requires payment of his commercial paper, the Connecticut manufacturer is pinched.

I have said a good deal about this credit condition, because it is the only thing in the business situation that is open to discussion. Perhaps, some one will say that it is always the only thing that is open to discussion, because people will always do business if they can get the money to do it with. But this is a case where it is easier to begin at the top than at the bottom. In 1894-95, for example, farmers were poor, labor was impoverished. Now, they represent an immense buying power. If the merchant is pushed for money they will soon take his goods and pay for them. They are actually taking his goods and paying for them in as great quantities as ever. The only important articles that have shown any weakness are copper and iron in the large forms, both of which are largely bought by big, bond-issuing concerns.

Ills that Cure Themselves

The country over, this cycle of prosperity is said to have continued since 1898. But in 1903 securities were "congested" in Wall Street. Business had so expanded and so great demands had been made upon capital that there was no surplus money to put into bonds. The railroads borrowed millions on two and three year notes, as this year. By midsummertime money in New York was 6 and 6½ per cent., as in 1907. In August commercial paper sold at 6½ and 7 per cent., as now. Iron was notably weak. At the end of the year unfilled orders on the books of the United States Steel Corporation amounted to only 3,215,123 tons, against 5,347,253 tons at the end of 1902. For the year, New York bank clearings decreased over 10 per cent.; but the bank clearings in the South and the Mississippi Valley increased about 9 per cent. There was a recession in business at the top. The recession soon eased the money market. Before the next summertime money loaned in New York at 3 per cent.; deposits there were the largest ever known; commercial paper sold at 3½ per cent. Easier money stimulated big enterprise. By fall everybody knew—what nearly everybody had suspected all along—that business was very good, indeed. By the end of 1904 unfilled orders on the books of the Steel Corporation amounted to 4,696,203 tons—a gain exceeding 40 per cent. By the end of 1905 such orders amounted to 7,605,088 tons; by the end of 1906 to 8,489,718 tons—and, again, we were going a bit too fast; expanding business made too great demands upon capital; there was no surplus money to put into bonds; railroads borrowed millions on short-time notes.

In a body essentially sound the trouble at once begins its own cure. The railroads, naturally, are buying as little as possible. That weakens the iron market; but it makes for a better money market. At the opening of this year the demand for iron was so strong that spot delivery commanded a premium of one to three dollars a ton. There is no premium now; but prices at this writing are rather higher than a year ago. Surely, they are high enough for all reasonable purposes. Copper, having soared to the dazzling figure of 25 cents a pound, has dropped to 18, which is only a fraction under the level of a year ago. But there is never any accounting for this strictly monopolized and highly speculative commodity. Also, lower copper prices tend to an easier money market.

Six and a half and seven per cent. for commercial paper are, for the merchant and manufacturer, an eloquent argument

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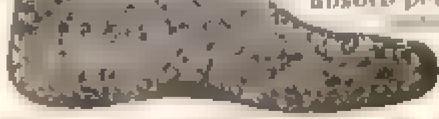

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against over-trading. Commercial failures during August involved aggregate liabilities of fifteen millions, against nine millions in August, 1906; but the downfall of the reorganized successor of the memorable "bicycle trust" accounts for the difference. Cotton, wheat, corn and oats are one-third higher in price than a year ago. Many first-hand producers have much of them to sell, and these are the commodities which, promptly exported in raw form, turn into European gold faster than anything else we produce, except the precious metal itself.

Wall Street, because of personal experiences of an irritating nature, was, early in the fall, somewhat dubious about our ability to make the crop-moving turn. Chicago was not dubious, but was sitting rather tight until the turn should be made. Away from the money centres pretty nearly everybody was notably cheerful.

The gray banker's conflicting curves show a fact. Business gets so brisk that it must halt a bit, to let money catch up. It ought not to be so; but commerce, in our sense, is actually the most recent of the arts. The tiny international trade of the Middle Ages in a few luxuries, such as spices and silks, and one basic commodity—slaves—could hardly be called commerce. Two generations after Shakespeare died a pamphleteer inveighed against the new and iniquitous practice of the "goldsmiths, or bankers," in lending at usury other people's money, which had been deposited with them. At the beginning of the last century English imports amounted to forty-two million dollars a year, and coffee, sugar and tea accounted for nearly a third of the total. Last year her imports amounted to nearly three thousand million. During the nineteenth century the foreign trade of the world increased 1233 per cent. Commerce is really the newest of the arts, and it has been incomparably the greatest civilizer.

That nineteenth-century increase of 1233 per cent. was mostly made by America and Western Europe. Half the people in the world are still half-fed, half-clothed, half-housed. Too many, even in our own most fortunate country, are in that state. There is still plenty for the new art to do. It should not hesitate for a day. I firmly believe that time will come when the "wave theory" that periodic industrial depressions are necessary will be classed with the older notion that there was no way of avoiding recurrent epidemics of smallpox.

"ANTIQUES" OF TO-DAY

(Continued from Page 16)

Italy is the land of false terra-cottas, furnishing everything from Pompeiian vases to fifteenth-century busts. In the latter branch, indeed, there is the notorious case of the young Florentine sculptor, Bastianini, whose works figured until quite lately in the Louvre and South Kensington as chefs-d'œuvre of the Italian Renaissance! Each museum paid far more than their weight in gold for these spurious works of art.

The story of the Bastianini forgeries is indeed strange. He was a poor lad of Fiesole, employed in a sculptor's studio at less than a dollar a week. But the boy was a genius, and soon began to turn out for his own amusement fifteenth-century busts and bas-reliefs which dealers bought for a few francs and resold, unknown to the young artist, for very large sums, as genuine works of the past.

Then came Giovanni Freppa, a Florentine antiquary, who recognized in Bastianini a potential gold mine, for the Verrocchios and Ghibertis turned out by the lad were truly exquisite. One day Bastianini modeled in fifteenth-century style an old workman in the Florence tobacco factory, and then jokingly baptized his bust "Girolame Benivieni," the illustrious Florentine poet and friend of Savonarola.

For this bust Patron Freppa paid the youth 350 francs. How it was ultimately knocked down to the French Government at an exciting sale for 13,600 francs and placed in the Louvre next to a Michael Angelo is a long story. In fact, the affair led to an international art warfare between France and Italy. It was only after the tobacco-worker model had been brought forward that the Louvre gave up the struggle and, together with the sister museum in London, withdrew the spurious works.

The Birthplaces of Forgeries

Florence also turns out by the dozen "Renaissance" statuettes in alabaster, afterward patinated and polished with emery. For marble statues, busts, fountains and the like there exist in Italy and France regular factories of such *pasticci*. Some of the works are buried a little while for the sake of "color" and dirt. Many are slightly broken and chipped; others coated with chemical preparations to represent centuries of antiquity. Nor does the former test of a broken surface apply any longer, for the wash penetrates the porous marble so deeply that it becomes discolored to the core.

Holland and Paris run Italy pretty close for such falsifications, while Vienna's specialty is bogus rock crystal and imitation fourteenth-century gold work. Leghorn imitates fourteenth-century armor; London, the *pâte tendre* of Sèvres; Constantinople, Oriental weapons of high "antiquity"; Madrid damascenes "old" swords; Dresden, sculptures, ivories; Aix-la-Chapelle produces pewter plate; Berlin, Roman pottery; Amsterdam, wrought iron; Rotterdam, Indian porcelain; Odessa, tiaras and antique jewelry. And Paris is the chief mart and the clearing-house for all these products.

The Tuscan province, ever famed for its bronze casting, turns out marvelous copies of statuettes, and one such product, assigned to Jan Bologna—"Virtue Oppressing Vice"—is now in dispute in one of the choicest collections of a great French amateur. A fine-grain patina is certainly no longer a proof of age. This is quickly obtained by plunging the piece into spirits of nitre.

Nor have medals and coins escaped the general contagion. Coins are either copied from real ones or struck from specially-made dies, or electrotyped. Much more complicated is the case of real coins that have been manipulated, their outlines sharpened and their dates changed. The eighteenth-century Italians deliberately fabricated "unique" specimens with no historical equivalent, and these create endless tangles, even in national collections to-day.

A modern disciple of this school was a German named Becker. He imitated all the beauties of Greek and the chaster severities of Roman numismatic art. Then, to give his specimens a worn look, he would put them in a box filled with iron filings, screw them to the springs of his carriage and carry them rattling for miles along the highroads!

This man produced over three hundred different types, and there are few museums that do not harbor some of his productions. Another favorite trap for the unwary is to couple the obverse of one coin with the reverse of another, thus producing a specimen of remarkable rarity, calling for immense historical and numismatic knowledge to detect.

Equally skillful artists are those who forge and doctor up armor and weapons. Nor can their output be acquired cheaply in any instance. For much time and expense has been expended over their work—graving, chiseling, gilding and damascening with exquisite finish. The patina is choice, the rusting admirable. Hydrochloric acid is employed to eat little holes on the metal's surface to heighten the illusion of great age. The French excel in this work; but Leghorn produces old swords and daggers with wonderful art, using electricity for damascening and repoussé work.

When it comes to silver the way of the collector is harder still. "Hall-marks" are ingeniously transferred from small pieces on to larger and more costly, but quite new, specimens. Moreover, marks may be copied. Switzerland makes a specialty of Louis XV repoussé work. Of course, dealers rarely place more than one fine piece in their window at once; but he who is not a bird of passage knows that no sooner has that piece been sold than its twin turns up, as if by magic, in the same place!

As for Renaissance and mediæval jewelry hardly a bit of this is real except what is in the National Museums. For it is not in the market. In the disturbed epochs of Europe that followed the Renaissance, precious stones were broken from their settings and sold to meet urgent needs. Benvenuto Cellini himself tells us how he had to do

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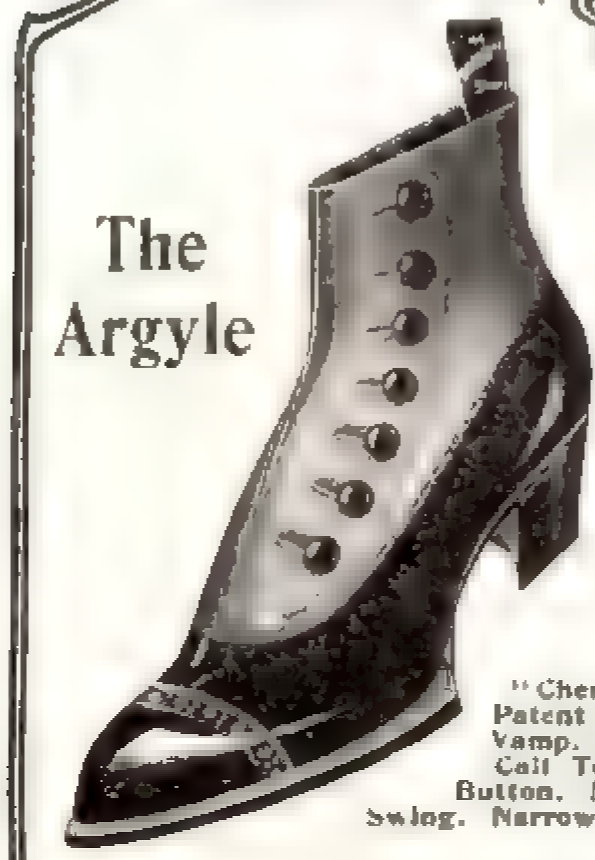

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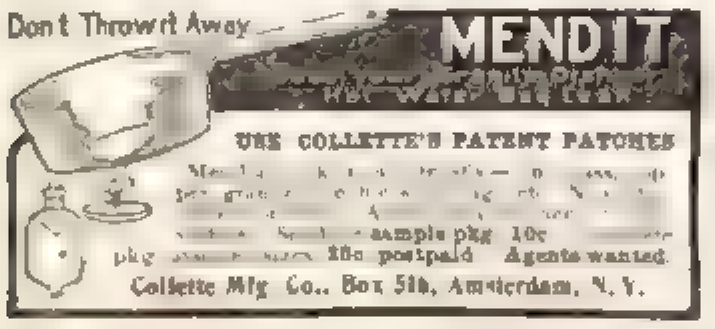

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Suspicion also attaches to the pretty bibelots of the eighteenth century—watches, châtelaines and bonbonnières, and so on. Vienna turns these out to perfection, taking care that the ring from which a locket is suspended shall show due signs of friction. Cameos are cut in large quantities at Naples, and often copied from exquisite examples of great antiquity.

Aged in a Turkey's Stomach

To give them the proper tint of age the artists say there is nothing like a turkey's stomach. As soon as the shell has been engraved one of these birds is induced to gobble it, inclosed in some tempting bait. The chemistry of the turkey's digestion does the rest, and the cameo returns to its maker colored an exquisite yellow such as experts say can only be produced by centuries of age.

I have pointed out all along that there is little hope for the amateur while it is possible for the world's greatest museums to be deceived. A well-known case is that of the Louvre, which paid $40,000 for the notorious Tiara of Saitaphernes, in 1896. This supposed masterpiece of the Greek jeweler's art led to long, learned discussions among experts in classic archæology, but was shown at last to be an exquisite forgery by an Odessa artificer of great talent. To this day the matter is not wholly cleared up, for some maintain that the tiara is genuine in part, at least, being made up of mutilated fragments.

Ivories, too, often turn out to be mere bone or, worse still, celluloid aged with tobacco or licorice juice. To produce cracks the freshly-carved piece is plunged into boiling water and then dried before a fierce fire. Another method is to smoke the piece with damp straw, when the heat causes the bone to expand. Quite large factories exist for the making and exporting of such "old ivories." Some firms even have the effrontery to issue price lists and trade circulars, declaring they have in stock "a large assortment of ancient ivories of every epoch, produced by our own expert staff, regardless of trouble or expense."

It is common knowledge that old violins are imitated, and there exists in Paris a whole school of disciples of Cremona's best makers. Remember, even Paganini himself was deceived in this matter.

I will pass now to furniture, which is forged on an enormous scale, or else, if genuine, repaired until little or nothing remains of the original. Gothic, early Italian and Renaissance furniture is turned out in immense quantities by Paris, Florence and Rome, and walnut juice, nitric acid, permanganate of potash and other agents are employed to produce really wonderful results.

Wormholes are produced by means of pistols charged with dust-shot, which in many cases has been taken from the bottom of a hole. In one case a manufacturer was found to have bought up old houses entirely for the sake of certain hoary beams and rafters, which he used in his questionable art, afterward beating his products with rods and sticks to give them the necessary knocks and scratches they would naturally have received in the lapse of years.

Venice is the great depot for ebony inlaid with ivory and cabinets covered with tortoise-shell. As for clocks, grandfather and otherwise, there is not one genuine in a hundred. Sometimes a collector wandering here and there in an antiquity shop in hot weather will hear a loud, shotlike discharge. This is the cracking of the wood in the "old" furniture.

Restored enamels, too, flood the markets and cannot be detected until years have elapsed, when the added bits become yellow. Nor does even glass defy the wiles of the artificer. In the museum of Saint Germain are shown "Roman" glass goblets with their outsides incrusted with dirt. These are marvelous imitations whose iridescent reflections have been obtained with fish scales fixed with gum on their surface.

Cologne impudently turns out lacrimatory vases by the gross, not even troubling to copy the old shapes, but using long, narrow bottles in which cheap candies are sold to children. These are buried in rubbish-heaps after being smeared with some secret decoction, and then they come forth from retirement gloriously patinated and iridescent.

Dr. Henry van Dyke's First Visit to the Holy Land

With tents, horses and mules, and a camera, the author of "Little Rivers" went, last March, to see the Holy Land for the first time. But he saw the Holy Land as few have ever seen it. He never slept under a roof during all his stay of weeks in Palestine. He camped in groves of olive trees: he swam in the Sea of Galilee and fished on the shores of Capernaum and in springs of the Jordan. And from this standpoint, fragrant with the breath of flowers and fruit trees and of mountain-top and valley, Dr. van Dyke fills every line with that freshness of enthusiasm that comes to a man when he sees, for the first time, what he has desired all his life to see. With his own pictures, his delightful papers, "Out-of-Doors in the Holy Land," begin in the October issue of The Ladies' Home Journal.

Old German and Bohemian glass is copied in Hamburg, Paris and Venice while stained-glass windows are produced by photography on the glass, which is then vitrified, colored by chemicals, mounted in lead and said to be of the "sixteenth century." It is wonderful how little judgment is used by the amateur. I have had friends come to me with matchboxes of Sèvres said to date from the best epoch of that factory. Of course, at that epoch, matches were unknown, though one hardly likes to mention the fact to the ardent collector.

Forged China by Wholesale

With regard to Oriental antiques, every one knows the Japanese copy their own ancient works, and that in such a way as utterly to defy detection. Japanese colorprints had no value in Nippon until Europe took them up. Years ago a French artist visited Japan and bought some of the finest prints, which were pasted as advertisements on the windows of little stores. His artist friends at home recognized the charm of the work, and the prints soon became a European craze. The artist next scoured the whole Empire and its islands for the precious scraps of paper, and was soon able to sell for banknotes what he had bought for tiny copper coins.

Still further to bewilder the amateur, we have perfectly genuine works of art manipulated with accurate knowledge so as to enhance their value. Thus, figures will be painted on plain Etruscan vases—a feat calling for rare skill and erudition. Della Robbias and Palissys abound which neither artist ever saw. A notorious case was the walling of a number of false Della Robbias into an old house and their subsequent "discovery," which created much excitement—and large profits.

But all the heavy clays and thick glazes employed in Italian faience of the best periods lend themselves easily to imitation, though the forger is apt to go astray in the coloring. It is known that Palissy used but four colors—blue, green, violet and yellow—and his clay is varnished, not enameled.

French potteries now in fashion among collectors—Rouen, Strasburg, Nevers and Moustiers—are turned out wholesale from ancient moulds. These goods bear all the requisite fissures, chips and patina. The famous state factories of Sèvres and Dresden innocently helped the counterfeiters for years by selling at low prices undecorated pieces when these were imperfect. On this genuine ground the forger worked with happy ease.

As for Oriental porcelains, these were openly made in England and Holland in the eighteenth century, sent to China for decoration, and then returned westward again as the real thing. Paris at present manufactures old China porcelain on a huge scale, and even exports it to the East, just as Birmingham makes brazen gods for the Hindu temples. Indeed, of late, the Chinese themselves, aware of the great profits of the business, have started a rival establishment in Canton.

Things Not What They Seem

Bogus tapestries are turned out in Venice, where new borders are frequently added to old stuffs that have lost their ornament, and colors are revived by superimposing others. Ancient silks, it should be said, are rougher and less even than modern copies, though the latter are marvelously close, and are, moreover, stained, damped and torn by dealers in most realistic fashion.

In conclusion, I would advise the art lover to buy what pleases him and appeals to his taste, refraining from assigning authorship, and even leaving a loophole of doubt in what appears the surest case. Enjoy your treasure-trove for its own sake, just as you love your friends for their own sake, rather than for that of their ancestors.

In truth, only of the authorship of a very few works of art can the modern world be absolutely certain. Did not Raphael himself employ a whole army of pupils and assistants? And every sculptor did the same. Even in the case of Michael Angelo's frescoes in the Sistine Chapel—unquestionably from his own hand and brain—we must make allowance for inevitable retouching, repairing and repainting. This has been done with a skill so marvelous that Sainte-Beuve probably had it in mind when he said: "The last word of Art is to be found in counterfeit."

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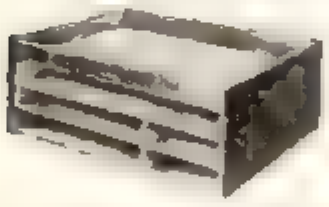

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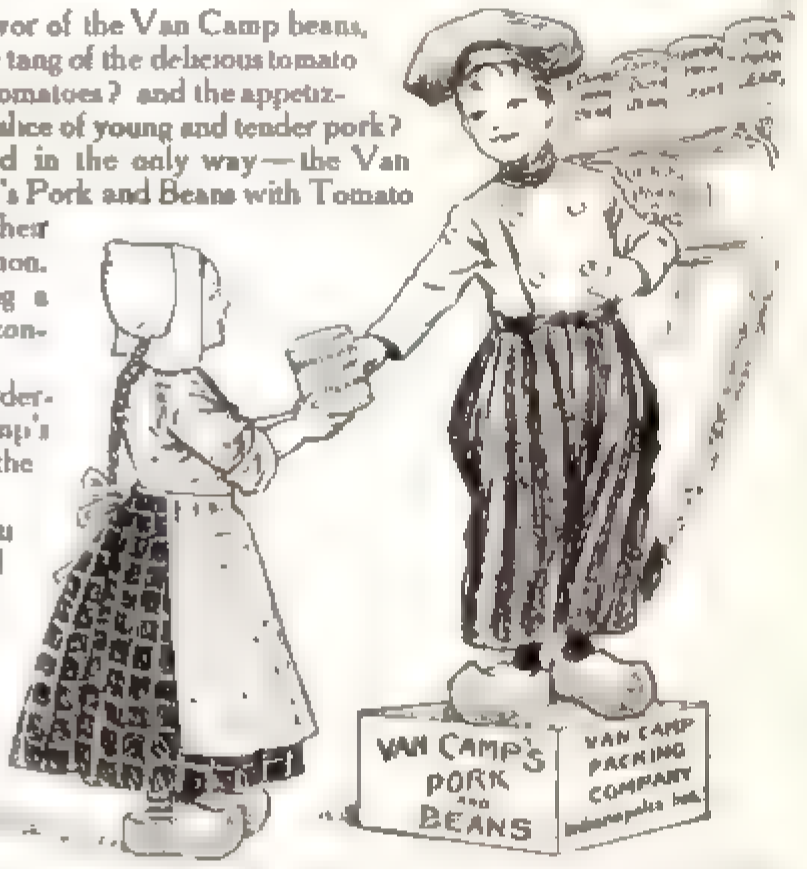
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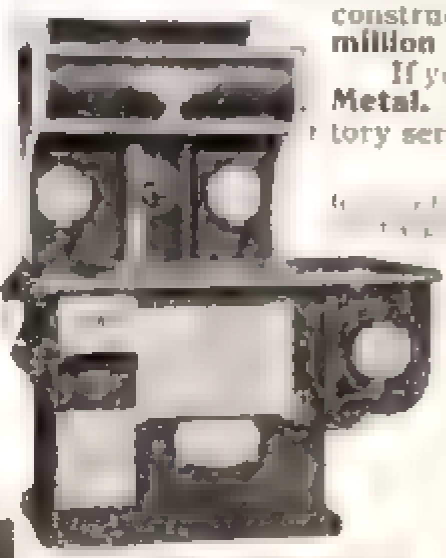

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GETTING RICH QUICK

(Continued from Page 6)

ventures with such great success that he had begun to be conceited.

He found Mr. Wallingford at the hotel, but not waiting for him by any means. Mr. Wallingford was very busy with correspondence which, since part of it was to his wife and to "Blackie" Daw, was entirely too personal to be trusted to a public stenographer, and he frowningly placed his caller near the window with some new samples of tacks he had made that morning; then, for fifteen minutes, he silently wrote straight on, a course which allowed Mr. Lamb the opportunity to reflect that he was, after all, not entitled to have worn that air of affable familiarity with which he had come into the room. In closing his letter to Mr. Daw the writer added a postscript: "The Lamb is here, and I am now sharpening the shears."

His letters finished and a swift boy called to dispatch them, Mr. Wallingford drew a chair soberly to the opposite side of the little table at which he had seated Mr. Lamb. Like every great captain of finance, he turned his back to the window so that his features were in shadow, while the wide-set, open eyes of Mr. Lamb, under their good, broad brow, blinked into the full light of day, which revealed every wrinkle of expression in his features for minute study.

"I forgot to warn you of one thing last night, and I hope you have not talked too much," Mr. Wallingford began with great seriousness. "I reposed such confidence in you that I did not think of caution, a confidence that was justified, for from such inquiries as I have made this morning I am perfectly satisfied with your record — and, by the way, Mr Lamb, while we are upon this subject, here is a list of references to some of whom I must insist that you write for my own protection. But now to the main point. The thing I omitted to warn you about is this," and here he sank his voice to a quite confidential tone: "I have not yet applied for patents upon this device."

"You have not?" exclaimed Mr. Lamb in surprise. The revelation rather altered his estimate of Mr. Wallingford's great business ability.

"No," confessed the latter. "You can see how much I trust you, to tell you this, because, if you did not know, you would naturally suppose that the patent was at least under way, and I would be in no danger whatever; but I am not yet satisfied on one point, and I want the device perfect before I make application. It has worried me quite a bit. You see, the heads of these tacks are too smooth to retain the cloth. It is very difficult to glue cloth to a smooth metal surface, and, if we send out our tacks in such condition that a hammer will pound the cloth tops off, it will ruin our business the first season. I have experimented with every sort of glue I can get, and have pounded thousands of tacks into boards, but the cloth covering still comes off in such large percentage that I am afraid to go ahead. Of course, the thing can be solved — it is merely a question of time — but there is no time now to be lost."

From out the drawer of the table he drew a board into which had been driven some gross of tacks. From at least twenty-five per cent. of them the cloth covering had been knocked off

"I see," observed the Lamb, and he examined the board thoughtfully; then he looked out of the window at the passing traffic in the street.

Mr. Wallingford tilted back his chair and lit a fat, black cigar, the barest twinkle of a smile playing about his eyes. He laid a mate to the cigar in front of the bookkeeper, but the latter paid no attention whatever to it. He was perfectly absorbed, and the twinkles around the large man's eyes deepened.

"I say," suddenly exclaimed Mr. Lamb, turning from the window to the capitalist and throwing open his coat impatiently, as if to get away from anything that encumbered his free expression, "why wouldn't it do to roughen the heads of the tacks?"

His eyes fairly gleamed with the enthusiasm of creation He had found the answer to one of those difficult problems like: "What bright genius can supply the missing letters to make up the name of this great American martyr, who was also a President and freed the slaves? L-NC-LN. $100.00 in GOLD to be divided among the four million successful solvers!" Mr. Wallingford brought the legs of his chair down with a thump.

"By George!" he ejaculated. "I'm glad I found you. You're a man of remarkable resource, and I must be a dumbhead. Here I have been puzzling and puzzling with this problem, and it never occurred to me to roughen these tacks!"

It was now Mr. Lamb's turn to find the fat, black cigar, to light it, to lean back comfortably and to contemplate Mr. Wallingford with triumphantly-smiling eyes. The latter gentleman, however, was in no contemplative mood. He was a man all of energy. He had two bell-boys at the door in another minute. One he sent for a quart of wine and the other to the hardware store with a list of necessities, which were breathlessly bought and delivered: a small table-vise, a heavy hammer, two or three patterns of coarse files and some fresh papers of tacks. Already in one corner of Mr. Wallingford's room stood a rough serving-table which he had been using as a work bench, and Mr. Lamb could not but reflect how everything needed came quickly to this man's bidding, as if he had possessed the magic lamp of Aladdin. He was forced to admire, too, the dexterity with which this genius screwed the small vise to the table, placed in its jaws a row of tacks and, pressing upon them the flat side of one of the files, pounded this cautiously, until, upon lifting it up, the fine, indented pattern was found repeated in the hard heads of the tacks. The master magician went through this operation until he had a whole paper of them with roughened heads; then, glowing with fervid enthusiasm which was quickly communicated to his helper, he set Mr. Lamb to gluing bits of cloth upon these heads, to be trimmed later with delicate scissors, an extra pair of which Mr. Wallingford sent out to get. When the tacks were all set aside to dry the co-workers addressed themselves to the contents of the ice pail; but, as the host was pulling the cork from the bottle, and while both of them were perspiring and glowing with anticipated triumph in the experiment, Mr. Wallingford's face grew suddenly troubled.

"By George, Eddy" — and Mr. Lamb beamed over this early adoption of his familiar first name — "if this experiment succeeds it makes you part inventor with me!"

Eddy sat down to gasp.

IV

THE experiment was a success. Immediately after lunch they got a fresh pine board and pounded all the tacks into it. Not one top came off. The fact, however, that Mr. Lamb was part inventor made a vast difference in the proposition.

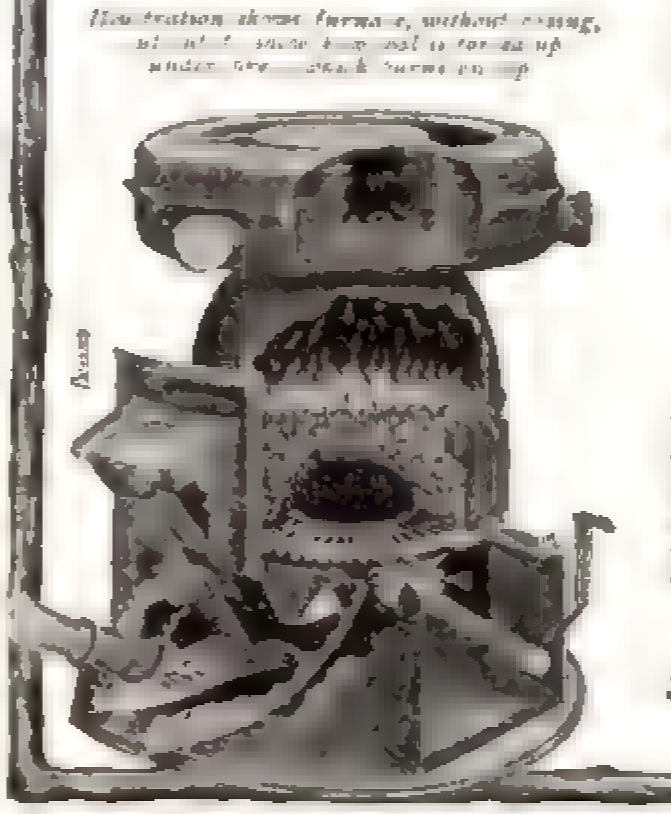
"Now, we'll talk cold business on this," said Mr. Wallingford. "Of course, the main idea is mine, but the patent must be applied for by both as joint inventors. Under the circumstances, I should say that about one-fourth of the value of the patent, which we shall sell to the company for at least sixty thousand dollars, would be pretty good for your few minutes of thought, eh?"

Mr. Lamb, his head swimming, agreed with him thoroughly.

"Very well, then, we'll go right out to a lawyer and have a contract drawn up; then we'll go to a patent attorney and get the thing under way at once. Do you know of a good lawyer?"

Mr. Lamb did. There was a young one, thoroughly good, who belonged to Mr. Lamb's lodge, and they went over to see him. There is no expressing the angle at which Mr. Lamb held his head as he passed out through the lobby of the best hotel in his city. If his well-to-do townsmen having business there wished to recognize him, well and good; if they did not, well and good also. He needed nothing of them.

It was with the same shoulder-squared self-gratification that he ushered his affluent friend into Carwin's office. Carwin was in. Unfortunately, he was always in. Practice had not yet begun for him, but Lamb was bringing fortune in his hand and was correspondingly elated. He intended to make Carwin the lawyer for the corporation. Mr. Carwin drew up for them articles of agreement, in which it was set forth, with many a whereas and wherein, that the said party of the first part and the said party of the second part were joint inventors of a herein described new and improved carpet



FURNACE Thoughts For Harvest Days

NOW, that the harvest days are over, it is an opportune time to think of preparing for the coming crop of cold weather. *All* days are *harvest* days in a house heated by an Underfeed Furnace, for every one of the thousands who have taken a course in Domestic Economy in the Underfeed School of Experience KNOWS that the

Peck-Williamson Underfeed Furnace

Saves 1-2 to 2-3 on Coal Bills

Clean, even heat at *remarkably low cost* is enjoyed by Underfeed owners. *Cheapest* slack gives as much heat as *highest* grade anthracite. All the fire is on top. Smoke and gases, *wasted* in other furnaces, must pass thru the flames, are consumed and turned into heat units. The UNDERFEED is a furnace which only needs a little time *to pay for itself.*

Illustration shows furnace, without casing, [illegible]

DR. E. F. BAKER, Jacksonville, Ill., of the Illinois State Board of Health, writes:

"Your agent here installed your UNDERFEED furnace in my house of ten rooms last Fall. I find it entirely satisfactory in every way, notably in the *small* amount of fuel consumed and in the steady amount of heat given off. Required less care and labor in feeding than any furnace I have ever seen."

We have hundreds of other letters — testimonials of appreciation — from all parts of the country. For a postal request we will send you a lot of these fac-similes and our Underfeed Booklet. Heating plans and services of our Engineering Department are yours — FREE. Write to-day giving name of local dealer with whom you prefer to deal.

THE PECK-WILLIAMSON CO.
329 West Fifth Street, Cincinnati, Ohio
Dealers are Invited to Write for Our Fall Proposition

The Rapid Commercial Power Wagons

Your Delivery Problem Solved

[illegible]

Price from $1000 to $4000.

Write me about your delivery problems. I will tell you all about the successful "Rapid" line. See our exhibit at the N. Y. Automobile show

R. A. HENRY, Sales Manager, Rapid Motor Vehicle Co., Pontiac, Mich.

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BANKING BY MAIL AT 4% INTEREST

THOSE persons seeking an absolutely safe investment for Dividends or Interest payable in October, will find it to their advantage to deposit their money with this bank at 4% interest, compounded semi-annually — the rate paid by Cleveland banks for over sixty-five years. Send for booklet "M" Banking by Mail.

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CLEVELAND, OHIO THE CITY OF BANKS
ASSETS OVER FORTY-TWO MILLION DOLLARS

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awaits the smoker who has not discovered the exquisite aroma of

French's Mixture

The Aristocrat of Smoking Tobacco

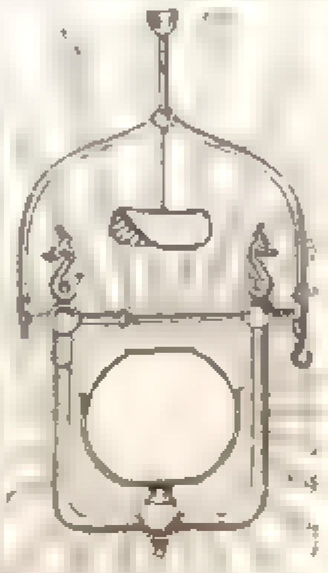
It pleases instantly and satisfies continuously. Only the choicest grades of [illegible] and [illegible] are used. [illegible] wholesome and always in perfect condition, because it is sold only

Direct from Factory to Smoker

Send 10c. (silver or stamps) for large sample pouch and booklet.

FRENCH TOBACCO COMPANY
Dept. 8, Statesville, N. C.

We never sell through dealers but always direct to the smokers in perfect condition.



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for homes, stores, halls, churches, streets, etc. Better than electricity, cheaper than kerosene, no smoke or odor, absolutely safe and guaranteed. Can be installed by any handy man. [illegible] agents with liberal terms. Our "Sales System" aids you in selling. Write today for terms.

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From us direct to you, thus saving you a middleman's profit. High-grade work only, but at very moderate prices. The finest and most complete catalogue in America (showing pins in gold and colors) will be forwarded free of charge to any intending buyer. BUNDE & UPMEYER CO., Mfg. Jewelers, 83 Mack Block, Milwaukee, Wis.

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These Men

Clothes You Look Good In

Your clothes should do two things for you—
Hide defects of figure.
Bring out the good points.

How can they, if they are not made for you? Not made scientifically?

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Every detail in our garments is elaborated by a high-priced specialist. The results show it.

One of our dealers says:

"Your clothes have revolutionized my business. None of my customers are so well pleased with them as those who used to patronize the tailor who makes every part of the whole suit himself. Choice of 340 designs and the high class work in your garments make quite a difference. Handling clothes of your kind makes it easy for me to guarantee satisfaction. Your clothes are all right and business is rushing."

Be a well dressed man!
Look your best!
Be comfortable — be satisfied.

Prices $18 to $40 — moderate, because we do things on a big scale.

Ask our dealer in your town.
If you don't know who he is, write us.

Great Western Tailoring Co.
CHICAGO.

Add TONE to your stationery in the OFFICE, BANK, SCHOOL or HOME by using Washburne's Patent

"O. K." Paper Fasteners

There is genuine pleasure in their use as well as *perfect security*. *Easily* put on or taken off with the thumb and finger. Can be used repeatedly and "*they always work.*" Made of Brass. Put up in *Brass Boxes of 100 each, 3 sizes.* Send **10c** for sample box of **50**, assorted sizes. Illustrated descriptive booklet free. All stationers. *Liberal discount to the trade.*

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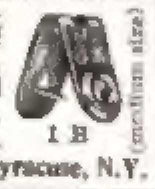
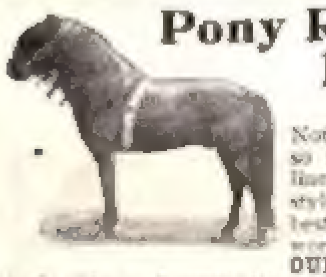
Compact
Strong



The O. K. Manufacturing Co., Inc., Dept. F, Syracuse, N.Y.



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CHRISTMAS IS COMING

Nothing else could give your children so much pleasure. Our Tony Pony line of wheeled vehicles and sleighs: all styles, strong, roomy, safe, combine best material, original designs, expert workmanship,—nobby and durable. **OUR PONY FARM** is the best stocked in the West. Prompt shipments. Illustrated catalog free.

Michigan Buggy Co., 371 Office Building, Kalamazoo, Mich.

Near-Brussels Art-Rugs, $3.50

Sent to your home by express prepaid.

Sizes and Prices	
9 x 6 ft.	$3.50
9 x 7½ ft.	4.00
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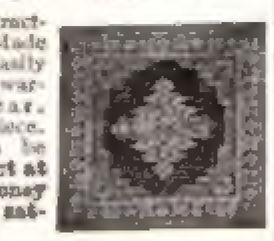
Beautiful and attractive patterns. Made in all colors. Easily kept clean and warranted to wear. Woven in one piece. Both sides can be used. **Sold direct at one profit. Money refunded if not satisfactory.**



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ORIENTAL IMPORTING CO., R Bourse Bldg., Philadelphia.

6% CERTIFICATES of DEPOSIT

The Secured Certificates issued by this bank are free from taxation, yielding 6% without deductions of any kind and are secured by first mortgages on real estate worth twice the amount of the loan.

Write for booklet "C."

SALT LAKE SECURITY & TRUST CO.
SALT LAKE CITY

tack, the full and total benefits of which, now and hereafter, were to accrue to the said parties of the first part and the second part, to their heirs and assigns forever and ever, in the proportion of one-fourth to the said party of the first part and three-fourths to the said party of the second part.

Mr. Carwin, as he saw them walk out with the precious agreement, duly signed, attested and sealed, was too timid to hint about his fee, and Mr. Lamb could scarcely be so indelicate as to call attention to the trifle, even though he knew that Mr. Carwin would like to have had it then. The latter had hidden his shoes carefully under his desk throughout the consultation, and had kept tucking his cuffs back out of sight during the entire time. There were reasons why Mr. Wallingford did not pay the fee. In spite of the fact that everything was charged at his hotel, it did take some cash for the bare necessities of existence, and, in the past three days, he had spent over fifty dollars in mere incidentals, aside from his living expenses.

Mr. Lamb did not know a patent lawyer, but he had seen the sign of one, and he knew where to go right to him. The patent lawyer demanded a preliminary fee of twenty-five dollars. Mr. Lamb was sorry that Mr. Christopher had made such an unfortunate "break," for he felt that the man would get no more of Mr. Wallingford's business. The latter drew out a roll of bills, however, paid the man on the spot and took his receipt.

"Will a ten-dollar bill help hurry matters any?" he asked.

"It might," admitted the patent lawyer with a cheerful smile.

His office was in a ramshackle old building that had no elevator, and they had been compelled to climb two flights of stairs to reach it. Mr. Wallingford handed him the ten dollars.

"Have the drawings and the application ready by to-morrow. If the thing can be expedited we shall want you to go on to Washington with the papers."

Mr. Christopher glowed within him. Wherever this man Wallingford went he left behind him a trail of high hopes, a glimpse of a better day to dawn. He was a public benefactor, a boon to humanity. His very presence radiated good cheer and golden prospects.

As they entered the hotel, said Mr. Wallingford:

"Just get the key and go right on up to the room, Eddy. You know where it is. Make yourself at home. Take your knife and try the covering on those last tacks we put in. I'll be up in five or ten minutes."

When Mr. Wallingford came in Mr. Lamb was testing the tack covers with great gratification. They were all solid, and they could scarcely be dug off with a knife. He looked up to communicate this fact with glee, and saw a frowning countenance upon his senior partner. Mr. J. Rufus Wallingford was distinctly vexed.

"Nice thing!" he growled. "Just got a notice that there is an overdraft in my bank. Now, I'll have to order some bonds sold at a loss, with the market down all around; but that will take a couple of days and here I am without cash—without cash! Look at that! Less than fifteen dollars!"

He threw off his coat and hat in disgust and loosened his vest. He mopped his face and brow and neck. Mr. Wallingford was extremely vexed. He ordered a quart of champagne in a tone which must have made the telephone clerk feel that the princely guest was dissatisfied with the house. "Frappé, too!" he demanded. "The last I had was as warm as tea!"

Mr. Lamb, within the past day, had himself begun the rise to dizzy heights. He had breathed the atmosphere of small birds and cold bottles into his nostrils until that vapor seemed the normal air of heaven; the ordinary dollar had gradually shrunk from its normal dimensions of a peck measure to the size of a French pea, and, moreover, he considered how necessary pocket money was to a man of J. Rufus Wallingford's relationship with the world.

"I have a little ready cash I could help you out with, if you will let me offer it," he ventured, embarrassed to find little alternate waves of heat flushing his face. The borrowing and the lending of money were not unknown by any means in Mr. Lamb's set. They asked each other for fifty dollars with perfect nonchalance, got it and paid it back with equal unconcern, and no man among them had been known to forget. Mr. Wallingford accepted quite gracefully.

"Really, if you don't mind," said he,

WHAT YOU SAVE
and What You Get

Price isn't the **only** thing to consider in buying a stove or range, but if you can save $5 or $10 or $25 when you buy, and get the quality you want, the saving is well worth while. You can very likely find some other use for the money.

Our customers save all the way from $5 to $30, in some instances even $40, on a single purchase.

This is how and why:

You buy direct from our factory at actual factory prices. And you get a stove or range of the highest possible quality.

If you go to your local dealer with $50 in your pocket, and pay $49.85, we will say, for a high class range,

You have 15 cents left.

But if you should decide to "look around a little further," and then should find a factory where you can buy a range equally good, or better, at the factory price of say $35,

What would you do?

You'd buy at the factory price, wouldn't you? and keep $15 in your own pocket.

And that $15 would come in pretty handy for a multitude of other things, while the 15 cents you would have had left after buying from your dealer, would look like 30 cents cut in two.

"A Kalamazoo Direct to You"

TRADE-MARK REGISTERED

Kalamazoo Royal Steel Range. Made of a better grade of steel than is used by any other stove manufacturer in the U. S. An exceptional baker. Economical of fuel and easily operated.

That's exactly what we offer you: as good a stove or range as you can buy in all the world, and a saving of all the jobbers', dealers' and middlemen's profits.

And remember please, **you run no risk** for you buy on 360 days approval.

But it is not price **alone** that makes the Kalamazoo such a bargain.

The extra value you get for the low price, the extra service, the extra convenience, the money you save in fuel bills and repair bills, count for even more economy than the saving in the first cost.

And we let you prove this to your own satisfaction, by selling you on

360 DAYS APPROVAL

If the Kalamazoo you buy is not right in every particular, you get your money back — without quibble.

We do not claim that the Kalamazoo is the **only** good stove or range made, but it is a fact that you can't get a **better** stove or range, no matter how much extra you pay.

More than 50 years' experience has given us the "know how" of stove and range construction, and we back this experience and knowledge with a determination to produce as good a stove or range as human skill and an honest purpose can produce.

We use only the highest grade pig-iron — not an ounce of scrap-iron has ever been melted in our foundry — and we use a better grade of open-hearth steel (made especially for us) than is used by any other stove manufacturer in the United States.

Our stoves and ranges are made **right** — and they **are** right.

We sell on approval, we pay the freight, and we ship all Kalamazoos blacked, polished and ready for immediate use.

Kalamazoo Radiant Base Burner positively the best heater and greatest fuel saver on the market. Get our price before you buy.

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300 Styles and Sizes

For the home and all domestic purposes—Cook Stoves and Ranges, Base Burners and Heaters for all kinds of fuel, household laundry stoves, special stoves for stores, shops, factories, depots, lodge rooms, schools and churches; Hotel Ranges for restaurants, clubs, boarding houses, contractors' camps, etc. Gas Stoves and Ranges for Cooking and Heating.

All Kalamazoo Cook Stoves and Ranges are equipped with guaranteed oven thermometer which makes baking and roasting easy and saves fuel.

It Will Pay You

to get our prices and compare "KALAMAZOO" quality and "KALAMAZOO" economy with what your dealer offers.

All our stoves and ranges are shipped blacked, polished and ready for immediate use. We pay the freight and guarantee safe delivery. Any handy man can set up a "KALAMAZOO."

Won't you at least investigate our offer!

Please do not confuse us with "Mail Order" dealers or "Catalogue Houses." We are manufacturers and originated the direct-from-the-factory-plan of selling stoves and ranges.

KALAMAZOO STOVE COMPANY, Manufacturers, KALAMAZOO, MICH.

100 KEY WEST HAVANA SECONDS $1.90
From Factory Direct to You

WILL you pay $1.90 for a hundred "Key-West Havana Seconds" cigars? The quality of tobacco is the same as used in cigars that sell over the counter at "three for a quarter" and for which any cigar dealer would gladly pay you 5½c. apiece. Made of Key-West "shorts," the trade name for fine leaf tobacco that is too short to roll into the high priced cigars. It doesn't make a pretty cigar, but the quality is there—and, after all, you don't smoke looks. None shorter than 4½ inches, some even longer—hand-made and money back if you aren't elated. This is one of my greatest values—to introduce my method of selling from factory direct to the smoker at factory prices.

None sold after November 5th at this price—and not more than 100 to one smoker

Send $1.90 for 100. I reserve the right, however, to return your order and refund your money after a certain quantity of this brand is sold, as this price is made just to "get acquainted."

I am the only manufacturer of cigars, selling strictly for cash only. The man selling on credit, charging $5.00 per hundred for a cigar no better than mine at $1.90, can well afford to have half his customers "stick him." If you are willing to pay $5.00 for the sake of buying your cigars on credit, send your orders to him.

Morton R. Edwin

Make remittance payable to EDWIN CIGAR CO.

Dept. A, 64-68 W. 125th Street, New York

References: United States Exchange Bank, Dun and Bradstreets

FREE for 1 MONTH

If you order 100 Key-West Havana Seconds before November 5th and send me with your order the name of another man who smokes—whom I might interest in my way of selling cigars direct from factory, I'll send you **FREE** a box of

"Old Fashioned Havana Smokers"

and furthermore allow you to order an additional 100 Key-West Havana Seconds at $1.90 either for yourself or for him.

After 30 Days–

Buy it or not—just as you feel about it after it has been used and tested in your own kitchen.
That's the way we sell the

Novo
Steel Range

You may have your dealer set it up in your home, cook with it for *30 days free.* We think you will decide that you can't do without it; if not, it's returnable and the trial will not cost you a cent.

We have a booklet, describing the construction and the plan of selling, entitled, "How to Select a Range Intelligently." Write for it and we will refer you to a dealer who sells NOVO Steel Range.

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202 Main Street,
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Makers of B. & B. Oil Cook Stoves and Heaters, Gasoline and Alcohol Stoves.

Order Your FALL SUIT Direct from the Wholesale Maker
WRITE FOR SAMPLES THIS VERY DAY

You will find that $12.00 or $15.00 will go further here than $20.00 or $25.00 in many places. Just now we are making a specialty of the very newest Fall and Winter Suits and Overcoats for Men—**Brown Velour Cassimeres, Auto-Striped Blue Serges, Gray Worsteds, Cheviotings, Kerseys, etc.,** at only $12.00 or $15.00 in patterns which you would willingly pay $20.00 or $25.00 for. This saving is the natural result of your dealing direct with us—wholesale tailors.

The materials are of tested, standard quality. The tailoring is so stylishly done that you will be delighted with the perfect fit.

Every Garment Specially Made to Measure under the broadest possible Guarantee of Money Back

if we fail to give you, for less money, more genuine "Clothes Satisfaction" than you can obtain from any other source.

Samples of garments at $12, $15, $18 and $20, Style Book, measure chart, tape, etc., **absolutely FREE.** Postpaid. Write to-day.

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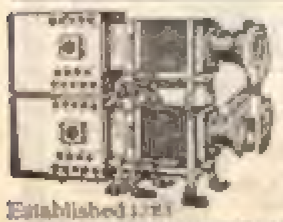
Wholesale Tailors, Established 1882
Market & Van Buren St., Dept. 15, CHICAGO



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"five hundred or so would be quite an accommodation for a couple of days.

Mr. Lamb gulped, but it was only a sort of growing pain that he had. It was difficult for him to keep up with his own financial expansion.

"Certainly," he stammered. "I'll go right down and get it for you. The bank closes at three. I have only a half-hour to make it."

"I'll go right with you," said Mr. Wallingford, asking no questions, but rightly divining that his Lamb kept no open account. "Wait a minute. I'll make you out a note—merely as a matter of form, you know."

He hurriedly drew a blank from his pocket, filled it in and arose from the table.

"I made it out for thirty days, merely as a matter of business form," stated Mr. Wallingford as they walked to the elevator, "but, as soon as I put those bonds on the market, I'll take up the note, of course. I left the interest in at six per cent."

"Oh, that was not necessary at all," protested Mr. Lamb.

The sum had been at first rather a staggering one, but it only took him a moment or two to get his new bearings, and, if possible, he held his head a trifle higher than ever as he walked out through the lobby. On the way to the bank the capitalist passed the note over to his friend.

"I believe that's the right date, the twenty-fifth, isn't it?"

"The twenty-fifth is right," Mr. Lamb replied, and perfunctorily opened the note. Then he stopped walking. "Hello!" he said. "You've made a mistake. This is for a thousand."

"Is that so? I declare! I so seldom draw less than that. Well, suppose we let it go at a thousand."

Time for gulping was passed.

"All right," said the younger man, but he could not make the assent as sprightly as he could have wished. In spite of himself the words drawled.

Nevertheless, at his bank he handed in his savings-book and the check, and, thoroughly permeated by the atmosphere in which he was now moving, he had made out the check for eleven hundred dollars.

"I needed a little pocket money myself," he explained, as he put a hundred into his own pocket and passed the thousand over to Mr. Wallingford.

Events moved rapidly now. Mr. Wallingford that night sent off two hundred and fifty dollars to his wife.

"Cheer up, old girl," he wrote her. "Blackie came here and reported that this was a grouch town. I've been here three days and dug up a thousand, and there's more in sight. I've been inquiring around this morning. There is a swell little ten-thousand-dollar house out in the rich end of the burg that I'm going to buy to put up a front, and you know how I'll buy it. Also I'm going over to-morrow and pick out an automobile. I need it in my business. You ought to see what long, silky wool the sheep grow here."

The next morning was devoted entirely to pleasure. They visited three automobile firms and took spins in four machines, and at last Mr. Wallingford picked out a five-thousand-dollar car that about suited him.

"I shall try this for two weeks," he told the proprietor of the establishment. "Keep it here in your garage at my call, and, by that time, if I decide to buy it, I shall have my own garage under way. I have my eye on a very nice little place out in Gildendale, and, if they don't want too much for it, I'll bring on my family from Boston."

"With pleasure, Mr. Wallingford," said the proprietor.

Mr. Lamb walked away with a new valuation of things. Not a penny of deposit had been asked, for the mere appearance of Mr. Wallingford and his air of owning the entire garage were sufficient. In the room at the hotel that afternoon they made some further experiments on tacks, and Mr. Wallingford gave his younger partner some further statistics concerning the Eureka Company: its output, the number of men it employed, the number of machines it had in operation, the small start it had, the immense profits it made.

"We've got them all beat," Mr. Lamb enthusiastically summed up for him. "We're starting much better than they did, and with, I believe, the best manufacturing proposition that was ever put before the public."

It was not necessary to supply him with any further enthusiasm. He had been inoculated with the yeast of it, and from that point onward would be self-raising.

"The only thing I am afraid of," worried Mr. Wallingford, "is that the Eureka Company will want to buy us out before we get fairly started, and, if they offer us a good price, the stockholders will want to stampede. Now, you and I must vote down any proposition the Eureka Company make us, no matter what the other stockholders want, because, if they buy us out before we have actually begun to encroach upon their business, they will not give us one-fifth of the price we could get after giving them a good scare. Between us, Eddy, we'll hold six-tenths of the stock and we must stand firm."

Eddy stuck his thumbs in his vest pocket and with great complacency tapped himself alternately upon his recent luncheon with the finger-tips of his two hands.

"Certainly we will," he admitted. "But say, I have got some friends that I'd like to bring into this thing. They're not able to buy blocks of stock as large as you suggested, but, maybe, we could split up one lot so as to let them in."

"I don't like the idea of small stockholders," Mr. Wallingford objected, frowning. "They are too hard to handle. Your larger investors are business men who understand all the details and are not raising eternal questions about the little things that turn up; but since we have this tack so perfect I've changed my plan of incorporation and there is a way in which your friends can get in. We don't want to attract any attention to ourselves from the Eureka people just now, so we will only incorporate at first for one thousand dollars, in ten shares of one hundred dollars each—sort of a dummy corporation in which my name will not appear at all. If you can find four friends who will buy one share of stock each you will then subscribe for the other six shares, for which I will pay you, giving you one share, as I promised. These four friends of yours then, if they wish, may take up one block of twenty-five thousand when we make the final corporation, which we will do by increasing our capital stock as soon as we get our corporation papers. These friends of yours would, necessarily, be on our first board of directors, too, which will hold for one year, and it will be an exceptional opportunity for them."

"I don't quite understand," said Mr. Lamb.

"We incorporate for one thousand only," explained Mr. Wallingford, slowly and patiently, "ten shares of one hundred dollars each, all fully paid in. The Eureka Company will pay no attention to a one-thousand-dollar company. As soon as we get our corporation papers, we original incorporators will, of course, form the officers and board of directors, and we will immediately vote to increase our capitalization to one hundred thousand dollars, in one thousand shares of one hundred dollars each. We will vote to pay you and me as inventors sixty thousand dollars or six hundred shares of stock for our patents, applied for and to be applied for during a period of five years to come, in carpet-tack improvements and machinery for making the same. We will offer the balance of the forty thousand dollars stock for sale, to carry us through the experimental stage—that is, until we get our machinery all in working order. Then we will need one hundred thousand dollars to start our factory. To get that, we will reincorporate for a three-hundred-thousand capital, taking up all the outstanding stock and giving to each stockholder two shares at par for each share he then holds. That will take up two hundred thousand dollars of the stock and leave one hundred thousand for sale at par.

"You, in place of fifteen thousand dollars' worth of stock as your share for the patent rights, will have thirty thousand dollars' worth, or three hundred shares, and if, after we have started operating, the Eureka Company should buy us out at only a million, you would have a hundred thousand dollars net profit."

A long, long sigh was the answer. Mr. Lamb saw. Here was real financiering.

"Let's get outside," he said, needing fresh air in his lungs after this. "Let's go up and see my friend, Mr. Jasper."

In ten minutes the automobile had reported. Each man, before he left the room, slipped a handful of covered carpet tacks into his coat pocket.

(TO BE CONCLUDED)

Your Winter Plans

should include a trip to

JAMAICA

2,000 miles of splendid roads for automobiling—All other outdoor sports. Excellent hotel accommodations.

The most ideal way of reaching this island is by the superb

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Most modern vessels in the West Indies' Service, with accommodations equal to best trans-Atlantic liners. Weekly sailings. Send for full particulars.

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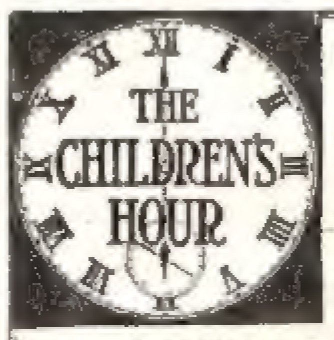

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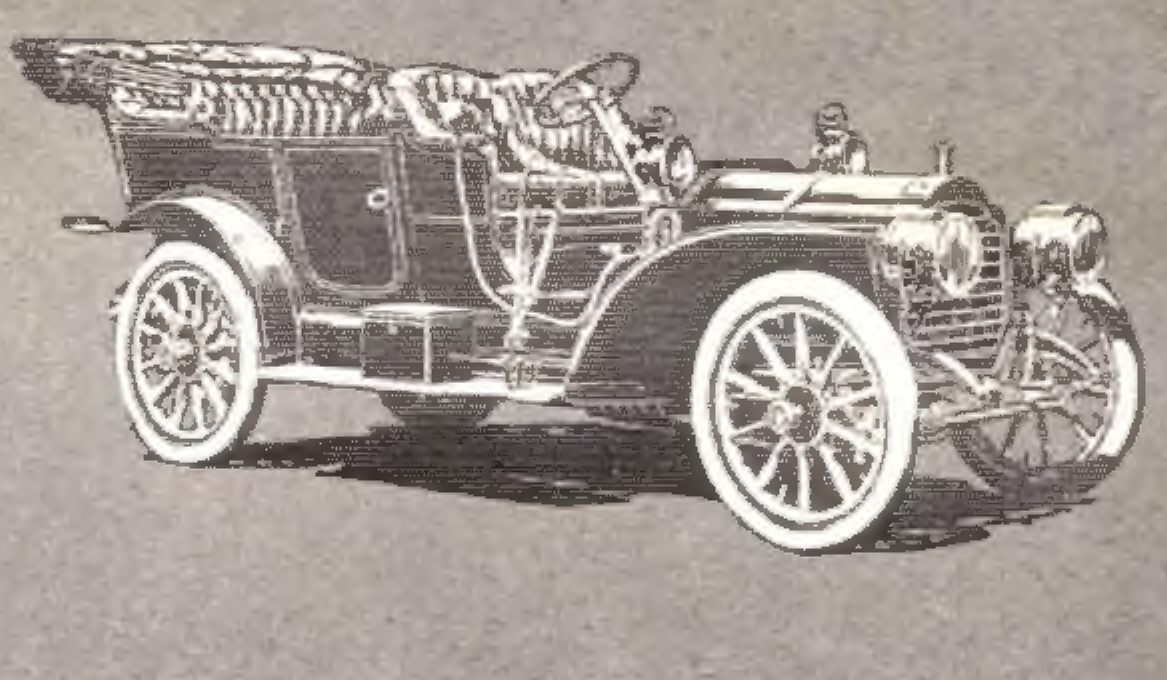

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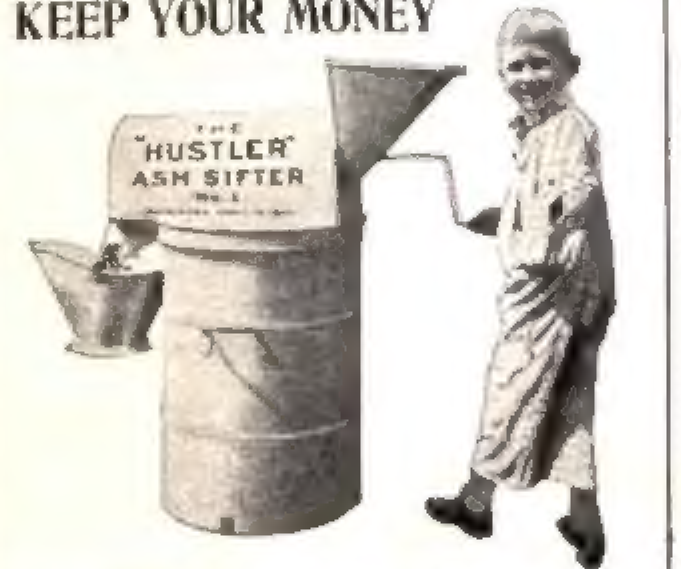

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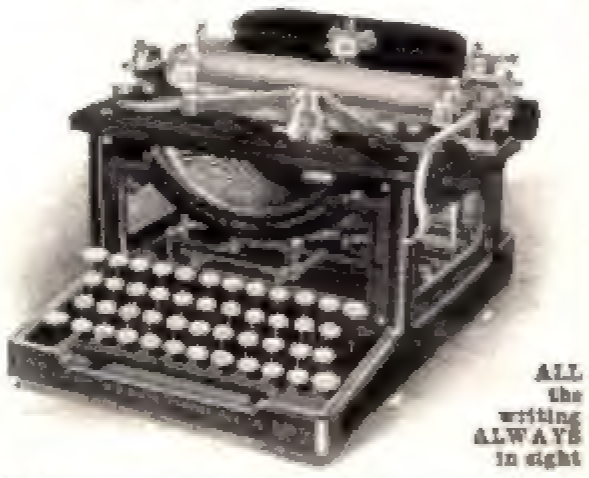

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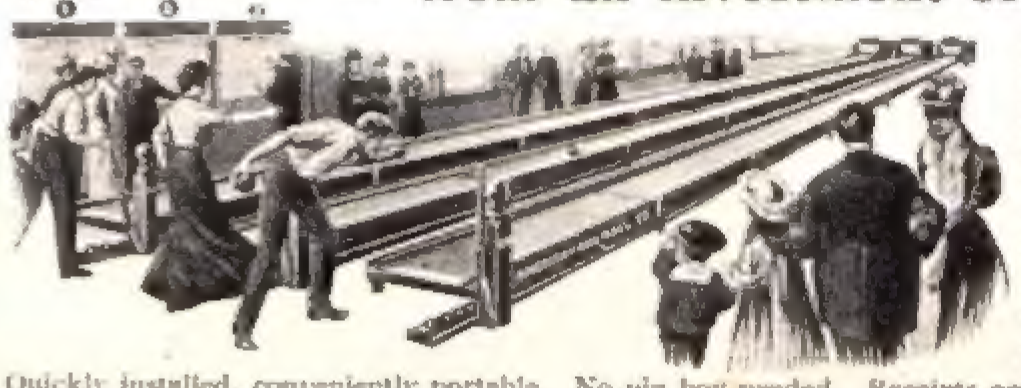

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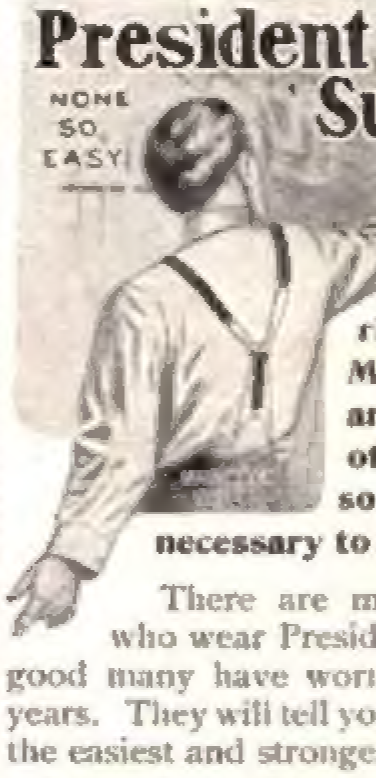

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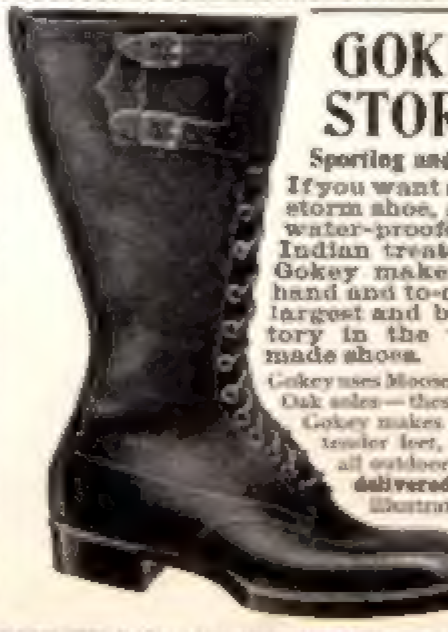

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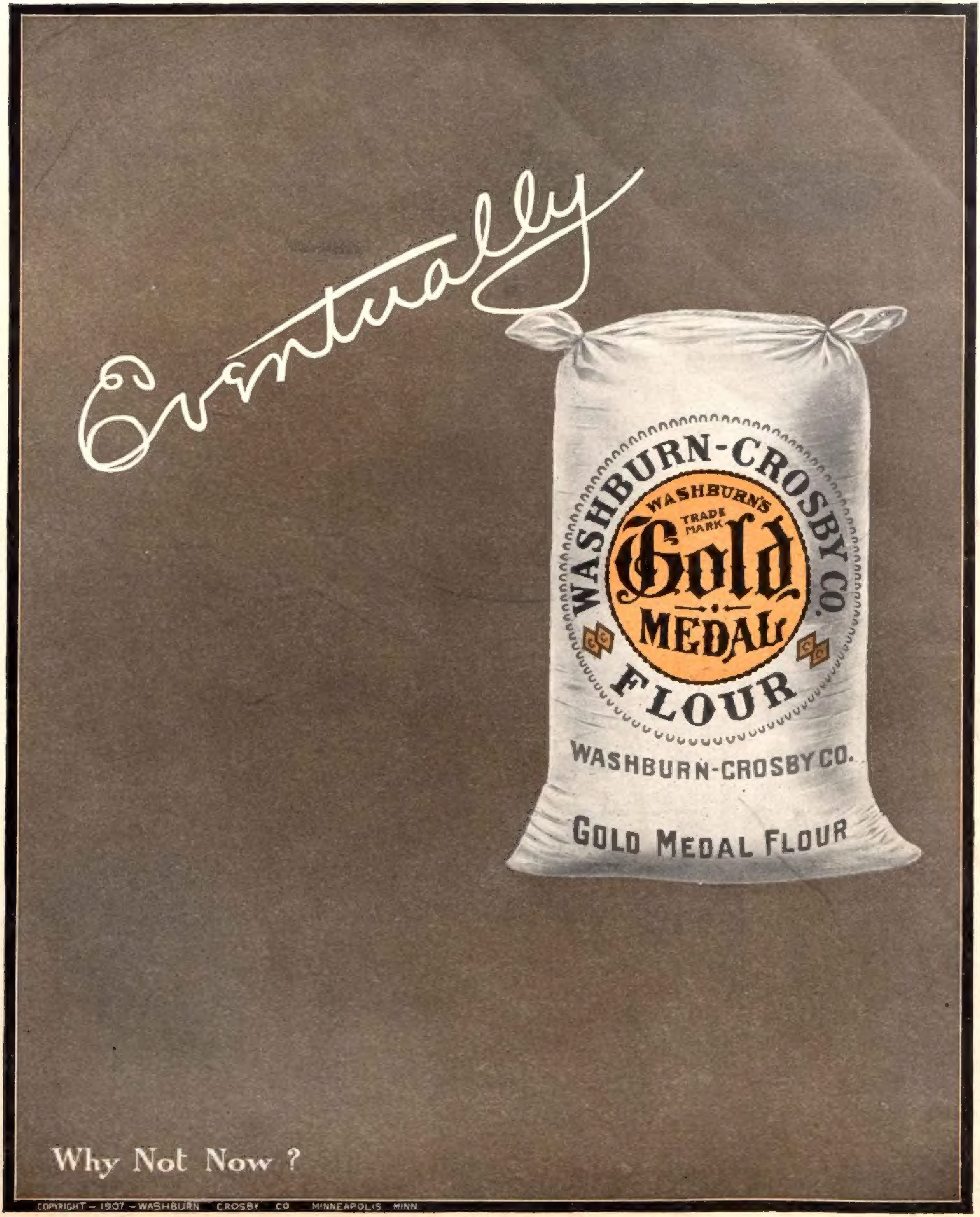
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